

protect yourself from scams

Scammers use deception and urgency to steal money, assets, or personal information from people and businesses. Here's how to identify and avoid scams.

Beware

Common red flags

- Unexpected calls, texts, or emails
- Requests for payments or sensitive information, especially from someone you haven't met
- Requests to change payment details or methods
- Pressure to act quickly or in secret
- Opportunities that sound too good to be true

Act

What to do if you suspect a scam

Stop contact immediately. Hang up, do not reply, and do not open links or attachments.

Secure your accounts. Change passwords and enable multi-factor authentication.

Gather and save evidence. Keep messages, call logs, and screenshots.

Report the scam. Contact KeyBank's Fraud Client Service Center at 1-800-433-0124 (Dial 711 for TTY/TRS), local police, the FTC (ftc.gov), and the FBI IC3 (ic3.gov).

Get support. Reach out to trusted contacts or the AARP Fraud Watch Network (1-877-908-3360).

continued on reverse.



To verify if an email or call is from KeyBank:

- Call 1-800-KEY2YOU® (1-800-539-2968). Dial 711 for TTY/TRS.
- Call the phone number on the back of a Key debit or credit card.
- Visit a local branch.

To verify if a text message is from KeyBank:

- Visit key.com/shortcodes to confirm that the sender's number matches one of our five- and six-digit codes.

Key will never contact you via an unsolicited call, email, or text message and ask for your full Social Security number, username, password, or PIN.

Note: If you've recently applied for a Key product, we may need to contact you for personal information related to your application.

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Remember

Anyone can be a victim of scams. Scammers use increasingly sophisticated tactics, including AI-generated voices and images (deepfakes), to target people. You are not alone. Do not blame yourself. Talking about scams helps protect you and others.



We're always here to help.

For any questions you may have about potential scams, please call your local branch to speak with an experienced banker.

To stay informed about the latest scams and tactics, visit our Fraud Protection Center at key.com/fraud.

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