



hello
spring!



Fraud Isn't Always Obvious: Sneaky Spring Scams

Spring is a season of fresh starts – unfortunately, scammers know that, too. As we head into warmer weather, busy travel schedules, and tax season deadlines, fraudsters ramp up their tactics and rely on one thing: catching people off guard. A little awareness goes a long way. Here are a few of the most common (and convincing) scams, plus simple ways to protect yourself.

AI “Voice Cloning” & Family Emergency Scams

Yes, it can sound exactly like them.

Imagine answering the phone and hearing a loved one say: “Grandma, I’m in trouble. I need money right now.” The voice sounds real. They may even use your name. Scammers can even use artificial intelligence to mimic voices with only a few seconds of audio, often pulled from social media videos, voicemails, or public recordings.

Red flags to watch for:

A sudden emergency with intense pressure to act fast
A request to wire money, send gift cards, or transfer funds immediately
“Don’t tell anyone,” secrecy, or emotional manipulation

Protect yourself with these simple habits:

- Pause before you react. Scammers count on panic.
- Hang up and call back using the number you normally use, not the number that called you.
- Set up a family password. Choose a simple phrase only your family knows, and use it to verify real emergencies.

Fake Delivery Texts & “Package Problem” Messages

This one is a classic go-to for scammers.

If you’ve ever received a text or email saying a package is delayed, needs extra postage, or can’t be delivered until you “confirm your information,” you’re not alone. These messages are designed to look official, and they’re counting on curiosity and convenience to get you to click.

Common versions you might see:

- “Your package is on hold – click to reschedule delivery.”
- “USPS/UPS: address verification needed.”
- “Pay a small fee to release your shipment.”

Continued on Pg 2

Can you find this piggy bank hidden somewhere in these pages?



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FEATURED ARTICLES IN THIS ISSUE:

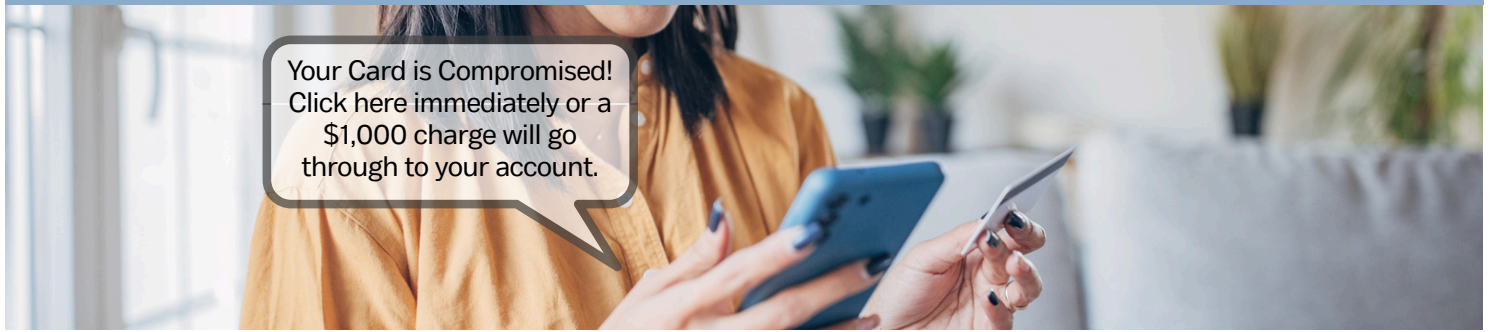
Sneaky Spring Scams

CardHub: More Control
Right at Your Fingertips

VIP Trip: Fall Colors of
New England & Canada



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How to spot the scam:

- The email or web address looks unusual or misspelled
- The message feels urgent or threatening
- The message pushes you to click a link and enter personal or banking information

What to do instead:

Don't click. Delete the message.

If expecting a delivery, go directly to the shipper's official website (by typing it into your browser) or use the tracking number you already have.

Tax Season Scams

During tax season, scammers often pretend to be the IRS, a tax preparer, or even a company offering "refund help." They may use fear ("You owe and will be arrested") or excitement ("You qualify for a big refund!") to get information.

Watch for:

- Demands of immediate payment
- Requests to pay by gift card, wire transfer, or app-based payment
- Requests to "verify" your personal information

Safer steps:

If unsure, hang up and contact the organization using a trusted number you find independently (not the number provided in the message).

Never share passwords, PINs, or one-time codes with someone who contacted you unexpectedly.

Spring Travel Scams & Card Safety Tips

Spring getaways are exciting, and scammers know many people are booking hotels, paying deposits, or traveling out of state. This can open the door to fake booking sites, suspicious listings, and higher risk of card theft.

A few smart travel reminders:

- Be cautious with ATMs - use well-lit locations connected to a bank.
- Watch for fake vacation listings or suspicious booking websites; verify and book stays through trusted sources.
- Don't overshare travel plans online (it can also make your home a target).

Pro tip: Let us know before you go.

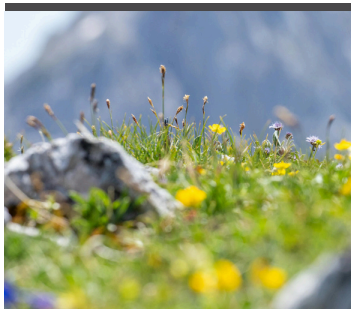
Setting a travel alert can help prevent accidental card holds and allows monitoring for unusual activity. You can also use Card Controls to lock/unlock your card instantly and set alerts for peace of mind. (Pssst... Learn more about Card Controls in our pg 3 article!)

What to do if you suspect a scam:

Hang up and don't engage further.

Report it to the FTC at: www.reportfraud.ftc.gov.

Call your local branch right away if you shared any information or sent money: 1-800-555-6895



Spring Reminder: Little Changes Add Up

Spring cleaning or fresh starts don't have to be about doing everything at once - gentle progress is still progress. One small habit, one helpful adjustment, or one organized space can make everyday life feel lighter.

As the season unfolds, give yourself permission to move at your own pace. Fresh starts don't have to be big, they just have to begin.

CardHub: More Control More Confidence Right at Your Fingertips



Today's banking tools are designed to make life easier! CardHub, available within our mobile banking app, does exactly that. Whether you're traveling, running errands, or simply enjoying peace of mind at home, CardHub gives you secure, convenient control over your debit card anytime you need it.

What Is CardHub?

CardHub is a secure feature inside our mobile banking app that allows you to manage your debit card quickly and easily. It puts controls right at your fingertips, no calls to the bank required (unless you want to!).

Turn Your Card On or Off Instantly

Misplaced your card? Traveling and don't plan to use it? With CardHub, you can temporarily turn your card off and turn it right back on when you're ready. No stress, no waiting.

Travel Alerts Made Simple

Heading out of town? Set a travel alert so your card works smoothly wherever you go, helping avoid unnecessary declines while keeping your account protected.

Transaction Alerts for Peace of Mind

Choose to receive alerts when your card is used. It's a great way to stay informed and spot anything unusual right away.

Stay in Control, Wherever You Are

Whether you're at home, on the road, or enjoying a getaway, CardHub works wherever you have internet access.

Getting Started Is Easy

You don't need to be tech-savvy to use CardHub. Most customers are surprised by how simple it is.

To access CardHub:

- Open our mobile banking app
- Tap "Cards" at the bottom
- Select your debit card
- Choose the features you'd like to use under the "Manage Card" section - such as card on/off, alerts, or travel settings

That's it! Once you're logged in, you can explore CardHub and other helpful tools at your own pace. If you have any questions about the features or would like a little tutorial, don't hesitate to stop into the branch! We can assist in you in setting your controls and alerts.

Don't Have Our Mobile App?

Easily download the mobile app on your phone, computer or tablet by visiting www.firstnationalbanks.com/co-sd/apps

You can also call or visit your local branch - our staff is always happy to walk you through it!

JOIN THE VIP CLUB



ON THEIR ADVENTURE

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FALL COLORS OF NEW ENGLAND & CANADA

Sailing from Boston Harbor at Peak Foliage Season on the Norwegian Breakaway

Boston - Portland & Bar Harbor | Maine - Saint John | New Brunswick - Halifax | Nova Scotia - Boston

October 3 - 11, 2026 • 9 Day, 8 Night Cruise & Tour



HIGHLIGHTS

Night in Historic Downtown Boston
Citadel National Historic Site
Old Port Waterfront in Portland
Bay of Fundy
Reversing Rapids
Bar Harbor
Cadillac Mountain
Acadia National Park
Additional Excursions Available!



INCLUSIONS

- ✓ Round Trip Airfare
- ✓ Deluxe Lodging - Bostonian Millennium Hotel
- ✓ 7 Nights Aboard Norwegian Breakaway
- ✓ Unlimited Beverage Package
- ✓ 3-night specialty dining (1-night dining package for inside/oceanview)
- ✓ All Meals Aboard Norwegian Breakaway
- ✓ All Taxes, Port Charges and Service Charges

Starts at only **\$3,898.00**

*Please see complete itinerary for more information.
Contact your local branch for itinerary and more information.