PHONE CALL SCAM CHECK

Bank Fraud Phone Call — Scam Check

Print this. Stick it on the fridge. Or save it to your phone.

Quick Risk Checklist — Tick Any That Apply

- [ ] Caller claims to be your bank's fraud team about a charge you didn't make.
- [ ] They ask you to send Zelle, Venmo, or wire to your own phone number to "reverse" the charge.
- [ ] They ask you to read out a verification code from a text.
- [ ] They ask you to move money to a "safe" or "secure" account they'll set up.
- [ ] Caller ID shows your bank's name or number (trivially spoofed).
- [ ] They press you to act before "the system locks up" or "the wire goes out."

What To Do Right Now

- [ ] Hang up immediately. Don't argue, don't ask for badge numbers, don't keep them on the line.
- [ ] Call your bank from the number on the back of your card. That's the only verification that matters.
- [ ] Never send Zelle, Venmo, or wire "to yourself" at a bank rep's request. That instruction is 100% a scam signal.
- [ ] Lock your card from the bank's app if you suspect compromise — most banks have one-tap card lock.

How To Verify Safely

- [ ] Hang up first. Real bank reps will not be offended if you call back from the published number.
- [ ] Call from the number printed on the back of your card. Or open your bank's app and tap their "Contact Us" link.
- [ ] Log into your bank's app and check Recent Activity directly. Real fraud charges show up in real time.
- [ ] Use the app's card-lock feature instantly if you think your card is compromised. You can unlock later.

Where To Report It

- [ ] Your Bank's Fraud Line — Number on the back of your card
- [ ] FTC Consumer Fraud — reportfraud.ftc.gov ■
- [ ] FBI Internet Crime Complaint Center — ic3.gov ■
- [ ] Your Phone Carrier — Block + Report Through Carrier App

If You Already…

- [ ] Stayed On The Call — see /recovery/talked-to-scammer/
- [ ] Shared Personal Info — see /recovery/shared-personal-info/
- [ ] Shared A Code — see /recovery/shared-a-code/
- [ ] Shared Bank Info — see /recovery/shared-bank-info/
- [ ] Installed Remote-Access Tool — see /recovery/installed-remote-access/
- [ ] Sent Money — see /recovery/sent-money/