

# THE INSIGHT

Quarterly Newsletter for the Seasoned Adult



4th Quarter 2024



## How to Avoid Charity Scams

The holiday season is all about giving, but how can you avoid charity scams and make sure your donations go to the people or organizations that need them and not to a scammer?

### Here are some tips on how to recognize and avoid charity scams:

- **Donate to charities you know and trust** with a proven track record dealing with disasters.
- **Research the organization yourself** — especially if the donation request comes on social media. If the message was from a friend, ask them if they know the organization themselves.
- **Find out exactly how much of your donation will go directly to the people the charity says it helps.**
- **Don't donate to anyone who insists you must pay by cash, gift card, wiring money, or cryptocurrency.** That's how scammers tell you to pay. If you decide to donate, pay by credit card, which gives you more protections.

- **Be cautious about giving to individuals on crowdfunding sites.** The safest way to donate is giving to someone whose needs you trust and can check out. Check out the platform's policies — does it take measures to verify postings asking for help after a disaster? Also, know that donating via crowdfunding is not tax deductible.
- Confirm the number before you text to donate. If you're asked to donate by text, call the number on the charity's website and confirm the number to donate by text is correct.

### Here are some tips on how to plan your donation in order to avoid charity scams:

- **Do some research online.** Looking for a charity to support? Search for a cause you care about — like "hurricane relief" or "homeless kids" — and phrases like "best charity" or "highly rated charity." When you consider giving to a specific charity, search its name plus "complaint," "review," "rating," or "scam." This can give you insight on if the charity is legitimate or not.
- **Be careful how you pay.** If someone wants donations in cash, by gift card, or by wiring money, don't do it. That's how scammers ask you to pay. To be safer, pay by credit card or check. It's a good practice to keep a record of all donations. And review your statements closely to make sure you're only charged the amount you agreed to donate.
- **Keep scammers' tricks in mind.** Don't let anyone rush you into making a donation. Some scammers try to trick you into paying them by thanking you for a donation that you never made. Scammers can change caller ID to make a call look like it's from a local area code.

If you see any red flags, or if you're not sure about how a charity will use your donation, consider giving to a different charity. There are many worthy organizations who will use your donation wisely.

If you or a loved one suspects scam or fraud, please **contact us immediately**.  
Millington - (901) 872-4545  
Atoka - (901) 837-9675  
Covington - (901) 476-3330  
Brownsville - (731) 772-1201  
Memphis - (901) 747-5555  
Jackson - (731) 574-2500



## fun Christmas activities!



- Make a holiday wreath
- Decorate and fill stockings
- Decorate the house
- Play card or board games
- Sing holiday songs
- Have a Christmas movie night
- Bake cookies or other festive treats
- Take a drive to go see the Christmas lights
- Take a family walk around the neighborhood or local park

### INSOUTH Bank will be closed for the holidays on:

**Christmas Eve:** 12pm on Tuesday, December 24, 2024

**Christmas Day:** Wednesday, December 25, 2024

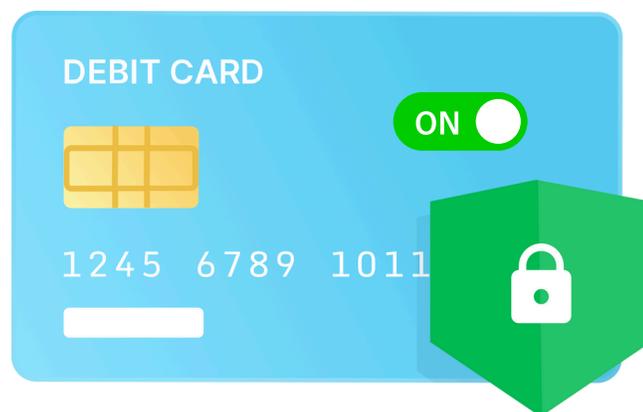
**New Year's Day:** Wednesday, January 1, 2025

**Martin Luther King Jr. Day:** Monday, January 20, 2025

**Presidents Day:** Monday February 17, 2025

WHETHER IT'S **ON AGAIN** OR **OFF AGAIN**, YOU'RE ALWAYS IN CONTROL.

FLIP THE  
**SWITCH**



You have the ability to turn your debit card ON or OFF in the INSOUTH Mobile Banking App\*. Turning your card off can prevent any debit card transactions if your card is lost or stolen. In the app, you also have access to account alerts about account related details such as balance thresholds set by you and transactions by time, date, phone number and location of a merchant and card alerts related to your debit card(s), including fraud and transaction alerts. If you have any questions about using the app, please feel free to call your local branch or the Electronic Banking Department.

\*Message and data charges may apply with your cellular provider. Registration required. Online and Mobile Banking may be subject to additional terms and conditions and/or third party service provider fees.