

# THE INSIGHT

Quarterly Newsletter for the Seasoned Adult



3rd Quarter 2025



## Recognizing Imposter Scams & Spoofed Number Scam Calls

### Spoofed Number Scam

A spoofed number scam involves a caller manipulating the caller ID to make it appear as if the call is coming from a legitimate source, such as a bank, government agency, or even a local number. Scammers use this tactic to gain trust and trick individuals into providing sensitive information or money.

**Please be wary of these warning signs:**

- Receiving a call from a familiar number, such as your local bank branch, of someone claiming to be an INSOUTH employee and telling you that someone attempted to use your debit card at an ATM and is trying to do transactions out of another state.
- The caller attempts to get your bank information, including online information.
- The caller gives basic information that can be found on a Google Search.

INSOUTH employees would **NEVER** ask for sensitive personal or banking information by phone or text.

### Imposter Scam

An imposter scammer may call, text, or email to convince you they are someone in authority. They may even use caller ID to make it look like they are calling from an official government or business number. They pretend to be legitimate businesses to steal money or personal information. These scams often begin with a phone call, email, or text message that appears to be from a familiar company. The scammer will then try to convince you to send money or provide personal or banking information.

**Please be wary of these warning signs:**

- Receiving a call from someone claiming that there are fraudulent changes on your account, and that you need to provide your banking account information over phone.
- The caller tells you not to visit or contact your local branch about this issue.

**Types of Imposter Scams:**

- Government Imposter Scams - Unless you contact them first, government agencies typically initiate communication with you by letter. Unexpected contact or demands through any other method may be a scam.
- Grandparent Scams - scammers pretend to be a grandchild or other relative who needs emergency financial help
- Scammers may also pretend to be from your bank or a company you do business with. You might be told you owe money or there is a problem with your account.

INSOUTH Bank would **NEVER** ask for banking or personal information by text or phone call. We would instead ask you to come in to sign paperwork for fraud if it was ACH, or if it was debit card fraud, we would refer to the Visa dispute line, report your card as compromised, and print you a new one. We would never ask you not to contact or visit your local branch. If you ever have any doubts about a call you receive, please hang up and call your local INSOUTH Bank branch. Please use the phone number provided on our website or your monthly account statement.

\*Information provided from <https://www.usa.gov/imposter-scams>

If you or a loved one suspects scam or fraud, please **contact us immediately.**

Millington - (901) 872-4545

Brownsville - (731) 772-1201

Atoka - (901) 837-9675

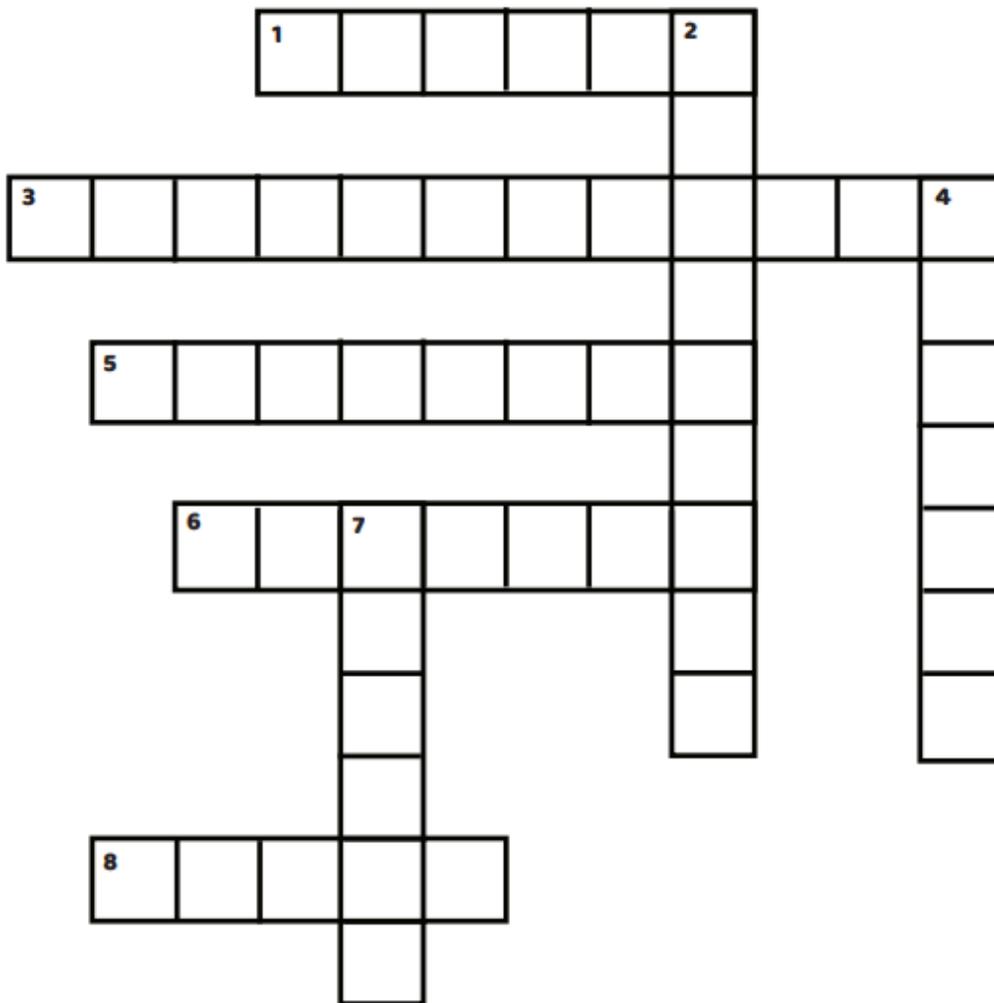
Memphis - (901) 747-5555

Covington - (901) 476-3330

Jackson - (731) 574-2500

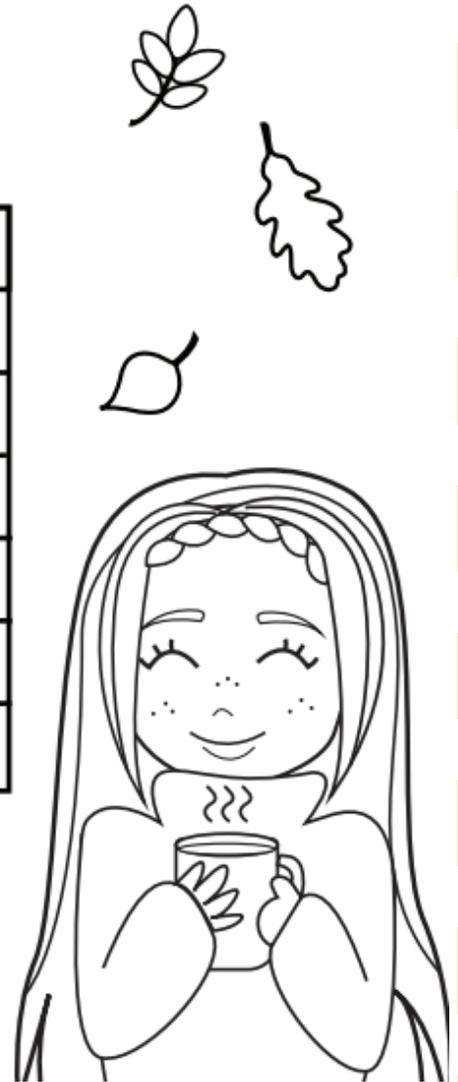
## *fun fall activities!*

- Autumn door decorations
- Harvest scenic route drive
- Fall jigsaw puzzle
- Fall picnic
- Enjoy a game night
- Gardening
- Hand out candy on Halloween
- Go for a walk
- Prepare fall themed treats
- Bake with family



### **Across**

1. They turn colors and fall off trees.
3. Where you go to pick out something orange to carve (2 words)
5. You walk through this and you may get lost but you'll soon find your way out (2 words).
6. When the weather cools down you put this on to warm up.
8. This is a yummy, warm drink made from apples.



### **Down**

2. You can build one of these and put them in your garden. They're made of straw and old clothes.
4. A truck that pulls you around through the fall leaves and pumpkins.
7. You pick these from a tree and can use them to make pie or sauce.