

THE INSIGHT



Quarterly Newsletter for the Seasoned Adult

4th Quarter 2025



Recognizing Holiday Scams

During the holidays, we are all more likely to feel more generous. People tend to give more willingly during the holiday season to charities, organizations, or causes. Because of this, scammers take this season to prey on unassuming parties. It is important to be aware of warning signs and to take measures to protect yourself against scams during the holiday season.

Here are some scams to be aware of this holiday season:

- **Charity Scams:** Scammers often pose as charitable organizations, tugging at heartstrings with heartwarming stories and requests for donations. To protect yourself, always verify the legitimacy of a charity before giving any money.
- **Online Shopping Scams:** With the rise of online shopping, older adults can be targeted with fake websites or counterfeit products. Always shop from trusted websites and never click on unsolicited links or pop-up ads.

- **Phishing Emails:** Be cautious of phishing emails that appear to be from legitimate sources, like your bank or the IRS, asking for personal or financial information. Don't click on any links or download attachments from suspicious emails.
- **Package Theft:** "Porch pirates" are rampant during the holiday season. If you're expecting a delivery, track it closely and consider having packages delivered to a trusted neighbor or your local post office for safekeeping.
- **Fake E-commerce / Deal Scams:** Offers for steep discounts, high-demand items, or Holiday "blowout sales" via social media ads or unknown sites. The product never ships, or it's counterfeit. Victims lose money, and in many cases the "merchant" disappears. Credit card or banking info entered may be stolen or misused.
- **Gift Card Payment Scams:** The scammer insists that you pay using gift cards (e.g., "Get me an Amazon card, scratch off the code, and tell me the digits"). Gift card payments are irreversible and anonymous- once codes are given, scammers can use them immediately.
- **Tech Support / Remote Access Scams:** You get a pop-up or call saying your device is infected or compromised. The scammer offers to "fix" it via remote access. but then steals info, installs malware, or demands payment. Granting access or installing software gives scammers control: they can monitor banking or personal data.
- **Government Impersonation/IRS/Social Security Threats:** Calls, emails, or texts where someone pretends to be from IRS, SSA, Medicare, or law enforcement, saying you owe money or there's a problem needing immediate payment. The pressure is high, and victims may panic and comply. Real government agencies typically don't demand payment via gift card or cryptocurrency.
- **Lottery/Sweepstakes/Prize Scams:** You're told you've won a large prize or lottery, but you must pay "taxes," "processing fees," or "customs" first. There's no real prize, and the upfront fees are the scam. Once you pay, more demands often follow.

- **Fake Invoices / Bogus Bills:** You receive an invoice for a service you never ordered (holiday decorations, deliveries, charity dinners), and are pressured to pay. Victims may think it's a legitimate past-due bill and pay without verifying.
- **Courier / Package Pickup Scams:** Someone claims they're from a courier or delivery service and need to pick up cash or "collect funds" from you in person. It can be a ruse to get you to give them cash or access to your home or financial info.



Safeguard yourself against holiday scams with these tips. These measures will not only ensure a joyful and stress-free holiday season but also empower you to navigate the digital age with confidence.

- **Educate Yourself:** Stay informed about the latest scams and frauds targeting older adults. Knowledge is your best defense against scammers.
- **Verify Before You Trust:** Before giving out personal or financial information, verify the legitimacy of the person or organization requesting it. If in doubt, contact them directly using contact information you find independently, not what they provide.
- **Secure Your Finances:** Be cautious when sharing banking or credit card information. Use strong, unique passwords and consider using two-factor authentication for added security.
- **Watch for Red Flags:** Be wary of unsolicited calls, emails, or text messages. Scammers often use urgency, pressure, or emotional appeals to manipulate victims.
- **Don't Be Pressured:** Scammers may try to rush you into making decisions. Take your time to think things through and consult with a trusted family member or friend.
- **Block Unsolicited Calls:** Consider using call-blocking apps or services to filter out unwanted calls and reduce the risk of falling for phone scams.

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

INSOUTH Bank will be closed for the holidays on:
 Thanksgiving Day: Thursday November 27, 2025
 Day after Thanksgiving: Friday, November 28, 2025
 Christmas Eve: 12pm on Wednesday, December 24, 2025
 Christmas Day: Thursday, December 25, 2025
 New Year's Day: Thursday, January 1, 2026
 Martin Luther King Jr. Day: Monday, January 19, 2026

**HAPPY
HOLIDAYS**