



INVESTOR SCAM PREVENTION:

QUICK VERIFICATION GUIDE TO PREVENT COSTLY MISTAKES

INTRODUCTION:

Scams targeting investors are rising in frequency and sophistication. A 60-second verification step can prevent costly mistakes. Use this quick guide to spot red flags, verify requests, and know what to do next.

SPOT THE RED FLAGS

- **New or changed payment instructions** (wires/ACH), especially sent by email.
- **Urgency or secrecy:** phrases like act now, today only, or do not tell anyone.
- Requests for one-time passcodes, remote computer access, gift cards, or cryptocurrency.
- Email or web addresses with subtle **misspellings or look-alike domains**; odd links or attachments.

COMMON SCAM TYPES

- **Government impersonators:** threats of arrest, loss of benefits, or fines unless you pay immediately.
- **Tech/ refund support:** unsolicited pop-ups/calls requesting remote access or asking you to sign in to your bank.
- **Business Email Compromise (BEC):** realistic emails changing wiring details or asking for gift cards/direct deposit changes.
- **Guaranteed investment pitches:** high returns with little risk and pressure to move funds quickly.
- **Romance/sweepstakes:** emotional pressure or fees to claim winnings.



WHAT TO DO NEXT:

BEFORE YOU ACT: 4-STEP CHECK

- **Pause, don't click** unexpected links or open unfamiliar attachments.
- **Verify independently**, use a known phone number or a website you type yourself (not numbers/links from the message).
- Treat any remote access request as a stop sign; do not grant access or call numbers from pop-ups.
- **Call Hilltop** before moving money or sharing codes. We will help you validate the request.

IF YOU ALREADY CLICKED OR SENT MONEY

- **Call Hilltop immediately**, we'll help you notify custodians/financial institutions and prioritize next steps.
- **Change passwords** on email and financial accounts; enable multi-factor authentication (MFA) where available.
- **Set alerts/monitor** accounts and document dates, amounts, phone numbers, and email addresses involved.
- **Stop all contact** with the suspected scammer; verify only via trusted channels.

BEC-SPECIFIC VERIFICATION

- Verbally verify any change in account number or payment instructions using a saved, known phone number.
- Scrutinize sender addresses, URLs, and spelling; subtle changes can trick your eye.
- Never share one-time passcodes; never disable MFA; be cautious with downloads/forwards from unknown sources.

NEED TO VERIFY SOMETHING NOW?

Call our office at **(574)889-7526**. We only act on payment or contact changes after confirming with you at a known number. Your security is our priority.



(833)889-7526



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