

Banking locally

**EVER  
AFTER**

**IS KEEPING YOUR  
INFORMATION SAFE**

## ONLINE ROMANCES AND CYBER CRIME

In today's increasingly busy world, people are turning to the internet to meet people and criminals are aware of this trend. Many dating services are reputable, but not everyone who uses those services should be considered trustworthy. Scams can occur with you being defrauded by someone you thought you knew and could trust.

### How the scam works:

You're contacted, online, by someone who appears to be interested in you. He or she will probably have a profile and picture that is emailed to you. Over weeks or even months, you may chat and get to know one another, forming a connection. You may even receive gifts, but ultimately, your "friend" is going to ask you for money.

In addition to possibly losing your money to someone who has no intention of forming a real relationship, you may unknowingly take part in a money laundering scheme by cashing phony checks and sending the money overseas.



## Recognizing an Online Dating Scam Artist

These are signs that your new online friend may only be interested in your money:

- Asks you to leave the dating website you met through to communicate using email or instant messaging
- Professes instant feelings of love
- Sends you a photograph that looks like something digitally manipulated or from a glamour magazine
- Claims to be from the U.S. and is traveling or working overseas—even claiming to be in the military, stationed overseas
- Makes plans to visit you but is unable to do so because of a tragic event
- Asks for money for a variety of reasons (travel-to visit you, medical emergencies, hotel bills, hospital bills for a child or relative, visa or other official document fee, losses from financial setback or crime victimization)

- Coaches you on how to respond to others who ask you about monetary requests made to you
- Asks you to open a new bank account to allow for easy money transfers
- Asks for your online banking credentials (account numbers, passwords, user names) to check on your balances or to make transfers directly to you

If you suspect you have been financially scammed, save all correspondence with the scammer and report the issue to your financial institution.