KINGSVIEW PARTNERS
GREENSBORO BRANCH - FEBRUARY 2026

WHAT IS A ROMANCE SCAM?

A romance scam is when **someone uses a romantic connection as a means of requesting money from you**. They build trust and affection through flattery and false promises, then request cash or money orders, personal information, or banking details. These requests may be made to prove your commitment to them, facilitate an in-person meeting, or make an investment that will "secure your future together". While these connections are usually initiated online, they can also happen in-person, as evidenced by the example below.

EXAMPLE: MILITARY MAN

A woman was attempting to send a wire to a man she met online. The man claimed to live out of state and work for the military. He'd previously asked her to send money orders to help pay for his flights to see her. After two brief visits over the course of a year, he proposed, and promised to buy her a ring. He then requested a wire transfer to a third-party for several thousand dollars so he could send her a package including an engagement ring, a wedding dress, solid gold bars, and medals of valor. The woman's bank recognized the warning signs and helped her discover the truth: the man was not in the military, lived locally, and no such package existed.

PREVENTION AND RISK REDUCTION

Regardless of age, gender, or financial status, it's important to **exercise caution**. Avoid sending money to and sharing personal information with people you haven't met in person. Try to **confide in friends and family** about any online relationships involving money. When possible, **verify the identity of the person you're talking with using trusted sources**, and remember that secured money movements (e.g., money orders, wires) are considered guaranteed funds and cannot be recovered after they're sent.

RELATIONSHIP FAQ'S

→ If I cosign with someone on a loan, does their credit score affect mine?

Not directly. If their credit score is lower than yours, it will not "pull you down". However, if there are any late payments on the cosigned loan, they will be deducted from your credit score.

→ If my loved one goes to collections, will it affect me or my credit score?

It depends. If the debt in question is solely under your loved one's name, it most likely won't. If you live in a community property state (CA, TX, AZ, etc.) then you may be held liable for your legal spouse's debts. You may also be held liable if you're both cosigners on the loan in question, if the loan is charged to a joint account, or if both of your names are on the bill.

→ Is it better to combine finances or keep them separate?

Every situation is different. Some people keep their accounts fully separated. Others have separate accounts and pay into a joint account from which they charge their shared bills (e.g., mortgage). You can also fully merge your finances and give your loved one access to your accounts, knowing that if something happens, *that person will have the ability to access your funds until they're formally removed from the account*. **Use your best judgment based on your relationship and financial needs** and remember: communication is key.

TAX APPOINTMENTS

If you have all documents required and want to schedule to meet with Naomi, our in-house tax advisor, **she will be in office February 23rd and 24th**. Call our office at (336) 510 - 0226 to schedule your in-person or virtual appointment, TODAY!