KINGSVIEW PARTNERS

GREENSBORO BRANCH - SEPTEMBER 2025

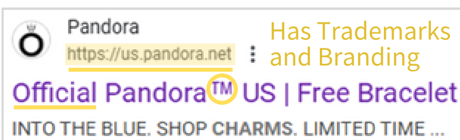
Rebekah Still - I spent the past two years working in a Utah-based credit union's fraud department as a dispute and transaction specialist. During that time, I worked closely with my team to monitor emerging fraud schemes, establish protocols to minimize cardholder risk, and recover lost funds. As such, I can confidently say: *prevention is key.*

ONLINE ORDERS

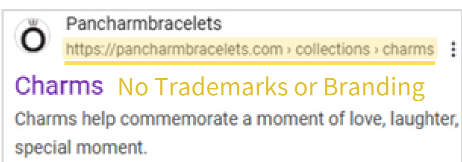
When making online orders, try to avoid clicking links from social media advertisements. The best way to make sure you're working with a trusted company is to verify the URL, look for trademarks and branding, and company registration.

QUICK TIP:

If you spot a good deal while scrolling, go to the main company website to verify the promotion *before placing an order*, because it may be a scam retailer!

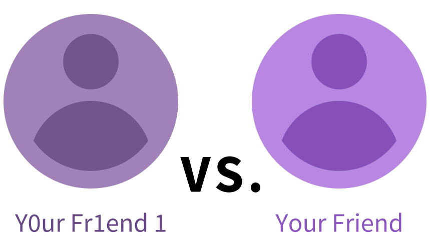


legitimate website link (top) vs. fake (bottom)



TRUSTED INDIVIDUALS

Sometimes fraudsters pose as people you know. If you see a listing on social media, receive a text requesting money, or get a phone call from an unknown number claiming to be someone you know, verify their identity by reaching out to them directly through a trusted communication channel (e.g., text, phone call).

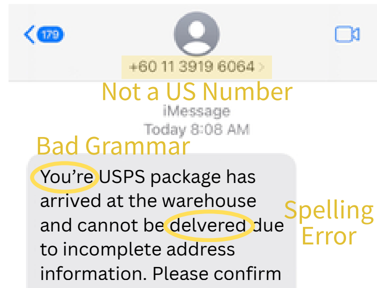


QUICK TIP:

AI is able to impersonate voices and clone phone numbers, so when in doubt, call them back or ask a mutual relation.

TEXT MESSAGING

If you get a text about unclaimed packages, unpaid tolls, remote job opportunities, or a parking violation, **do not click the link**. Verify its validity by contacting the company itself through a trusted contact method.



QUICK TIP:

If you're expecting a package, always use the tracking number on the carrier's website to verify its location.

CHECK YOUR BANK STATEMENTS REGULARLY

Most card providers (e.g., Visa, Mastercard) offer dispute rights for both fraudulent and scam (non-fraud) transactions, but usually only within 90 days of the transaction. *If you see a transaction you don't recognize, or think you might have been scammed, contact your financial institution immediately so they can help you recover your funds.*

QUICK TIP:

Using indirect fund transfers such as cryptocurrency, money orders, Zelle, or third-party transfer companies (e.g., Venmo, Cash App, PayPal) may complicate the dispute process and minimize fund recovery. Use extra caution to verify the validity of a transaction before paying merchants/individuals indirectly.

BIG BEAUTIFUL BILL WEBINAR

SEPTEMBER 11 @ 4:00 PM EST

Led by Naomi Avery - In-House Tax Advisor

Hosted by the Advisors of Kingsview Partners' Greensboro Branch