Fraud can be like missing a big final.

Protect your bank account from scams.

Fraudsters constantly look for new ways to access people’s money, and now they are using social media and other methods to target students’ bank accounts. Here are common scenarios to watch for:

• You get social media posts or DMs with a message like “Hit me up if you have a [bank name] account” or a vague promise of making easy money
• Someone approaches you on campus asking for a favor that involves making a deposit to your bank account
• You’re asked to complete a survey in exchange for payment

Here’s the pitch
You might be approached by someone and asked to deposit a fake check into your account – often using mobile deposit so the money is available quickly – and in return you get to keep a portion of the money. And they will ask for your online banking user name and password or debit card information so they can take out their part of the funds. Then they will remove funds from the account before fraud is discovered.

You could be a target – even without a bank account
If you don’t have a bank account, the fraudster may ask you to open one and urge you to sign up for online banking or an instant-issue debit card. Then they would ask for your online banking or card information.

What does this mean for you?
A lot, actually. If a check deposited to your account bounces, you may be responsible for the full amount as well as resulting fees, depending on the situation and the laws of your state. And if you give someone your card or account information or online banking credentials, they could steal more money from you. Plus, fraud cases might be investigated by law enforcement and the account possibly closed to prevent further losses. All this could affect your relationship with Regions or other financial institutions.

The safest bet is to never share personal financial information with anyone. And remember: If it sounds too good to be true, it probably is.

If you think your Regions account has been impacted by fraud, call us immediately at 1.800.regions. For more on preventing or reporting fraud, visit regions.com/security.