



Video transcript: "Watch Out for Scams Targeting Students | Regions Bank"

Video source: [<https://youtu.be/1YoGTL1hBU>]

[Mysterious music begins to play. The Regions logo animates in. The words "Student deposit scam," appear. The logo turns into a play button and a turquoise circle comes in from the bottom and taps it.]

VOICE-OVER: Fraudsters are gaining access to students' bank accounts.

[A school building comes up in the middle of the screen. Students are out in front of it mingling, moving and riding bikes. The screen zooms in to show a student holding a mobile phone with the authenticated Regions Mobile app home page open. These words appear, "Fraudsters are gaining access to students' bank accounts." The dollar amount on the home screen is trending down.]

VOICE-OVER: The pitch?

[A navy question mark slides in and the words, "The pitch" appear in the middle of the question mark.]

VOICE-OVER: Quick cash in exchange for a fake check deposit.

[The bottom circle of the question mark shows two people exchanging money. The words, "Quick cash in exchange for a fake check deposit." appear below the exchange. The hands flip top to bottom and money is exchanged again. A mobile phone slides in behind the money.]

VOICE-OVER: Look out for these common scenarios.

[On a navy background, the words, "Look out for these common scenarios" appear.]

VOICE-OVER: You see a social media post or receive a message with an offer to make easy money if you have a bank account.

[A mobile phone slides in from the bottom and a social media post says, "Hey John! Hit me up if you have an active Regions bank account. You can make this much money. \$5000 - \$15000 (six money bag emojis) NO MONEY IS NEEDED ON THE ACCOUNTS. #quickcash #makemoney Visit [makemoney](#) to activate now!" The social media post slides off to the left and a text message appears on the phone, "Hey



John! Hit me up if you have an active Regions bank account. You can make this much money. \$5000 - \$15000 (six money bag emojis) NO MONEY IS NEEDED ON THE ACCOUNTS. Reply YES if interested!!!!"]

VOICE-OVER: Someone on campus asks you to deposit a fake check into your bank account so they can have access to their money.

[The student walks up to the fraudster. The fraudster and student are standing near a building. The fraudster says, "Hey! Do you want to make quick cash? Deposit this check into your bank account."]

VOICE-OVER: In return, you can keep some of the money for your trouble.

[The fraudster continues to talk to the student and says, "You can keep some of the money." The student responds, "Sure!"]

VOICE-OVER: The fraudster typically asks you to use mobile deposit, so the money is available quickly.

[A mobile phone slides up and two hands grab it. An image of a green check appears in the middle of the screen. An image is captured of the check.]

VOICE-OVER: Then they ask you to transfer a portion back to them.

[The student's face appears in a white circle on the left and the fraudster's face appears on the right in another white circle. Money is being electronically transferred from the student to the fraudster from the student's phone to the fraudster's phone.]

VOICE-OVER: They may request your online banking username and password or debit card number to access their part of the money.

[A mobile phone appears over a navy background. The login screen of the Regions Mobile app is shown. Someone is typing in a username and password. A fishhook is hooked into part of the login screen. The login screen is sent down and pulled up by the fishhook. A debit card is also hooked and the two sway back and forth.]

VOICE-OVER: If you do not have a bank account, the fraudster may urge you to open an account and sign up for online banking.

[The debit card and fishhook slide up. Another mobile phone comes in from the



right with the LifeGreen® Checking for Students page on it. The words “The fraudster may urge you to OPEN AN ACCOUNT” appear. The fraudster is fishing on top of the mobile phone and drops the hook on the page of the phone. Then “SIGN UP FOR ONLINE BANKING” slides in underneath “The fraudster may urge you to.” The fraudster brings the hook back up and the Regions Online Banking Enrollment screen appears. The hook drops down on top of the screen on the mobile phone.]

VOICE-OVER: Or an instant-issue debit card.

[The fraudster is walking with a Regions debit card in his hand. The words “The fraudster may urge you to sign up for an INSTANT-ISSUE DEBIT CARD,” appear. The fraudster then walks off screen to the right.]

VOICE-OVER: And then ask for your banking information.

[A new blue background animates with numbers, circles and other symbols on it. A chat bubble says, “CAN I HAVE YOUR BANKING INFORMATION?”]

VOICE-OVER: With access to your account, they can deposit more fake checks and withdraw funds before the fraud is discovered.

[A mobile phone slides in from the right and a green check comes in from the left, under the phone. More green checks follow the same pattern and appear as images in the phone’s screen.]

VOICE-OVER: Fraud can be worse than missing a big final.

[Two students are sitting at desks with an empty seat next to the male student. A red clock is in the upper righthand corner, and the hands are moving round and round. The words “Fraud can be worse than missing a big final.” appear.]

VOICE-OVER: You may be responsible for the full amount of the fraudulent check and any fees.

[The students slide off to the left and a person holding a mobile phone with the authenticated Regions Mobile app screen. The words, “You may be responsible for the full amount of the fraudulent check and any fees.” appear. The mobile screen scrolls up and shows several debits in the Student Checking account. The dollar amount at the top is trending down.]

VOICE-OVER: You may never recover any money stolen from your account.



[The balance is highlighted and continues to trend down. The words, "You may never recover any money stolen from your account." appear.]

VOICE-OVER: You may be involved in a criminal investigation.

[The student is standing on the right and a hand holding a magnifying glass comes in from the left. The magnifying glass scrolls over the words "Criminal investigation."]

VOICE-OVER: Your Regions bank account could be closed, which may impact your ability to open a new account in the future.

[A Regions branch appears with trees around it. A chat bubble appears above the bank and says, "Your Regions Bank account is closed." Bank B and Bank C appear with a chat bubble in the middle that says, "We are unable to open an account for you at this time."]

VOICE-OVER: Protect your bank account from scams!

[A mobile phone comes up from the bottom and shows the Student Checking account screen. Lines, arrows and dots are streaming toward the phone.]

VOICE-OVER: Never deposit a check into your account for someone else or share your personal banking information with anyone, not even your best friend.

[Two hands come in holding a phone ready to take a picture of a check. These words appear, "Never deposit a check into your account for someone else." The phone takes an image of the check. A success message appears, and then a white X with a red circle around it appears over the message. The phone flips vertically and shows the Student Checking account and the Account & routing numbers section. These words appear, "Never share your personal banking information with anyone, not even your best friend."]

VOICE-OVER: Remember – if an offer sounds too good to be true, it is!

[The student is walking toward the fraudster with a navy background in front of the building. A chat bubble appears above the fraudster and he says, "Hey! Do you want to make quick cash? Deposit this check into your bank account." The student turns around and walks away from the fraudster.]



[The Regions logo animates on screen and the following disclosures appear: To report check deposit fraud, call us immediately at 1-800-REGIONS or visit regions.com/help/report-fraud. To learn more about how to protect your account from fraudulent activity, visit us online at regions.com/fraud-prevention.

The information presented is general in nature. Regions reminds its customers they should be vigilant about fraud and security and that they are responsible for taking action to protect their computer systems. Fraud prevention requires a continuous review of your activities and practices, as the threat evolves daily. As such, to keep your account as safe as possible, keep your login information private, on a daily basis monitor your account, and report suspicious activity immediately. There is no guarantee that all fraudulent transactions will be prevented or that related financial losses will not occur.

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