SDBANKERS ASSOCIATION
Educate. Advocate. Grow.

SDBA Community Fraud Awareness Toolkit

Why It Matters

Fraud schemes continue to evolve, targeting consumers and businesses of every age and income level. While financial institutions invest heavily in fraud detection and security measures, one of the strongest defenses remains an informed customer.

Many South Dakota banks are finding success by taking fraud education beyond the teller line and into the community through customer events, newsletters, social media, and one-on-one conversations.

This toolkit provides ideas and resources to help your bank engage customers, raise awareness, and reinforce the trusted relationship your institution has built within your community.

Meet Your Bank Where It Is

Every bank—and every community—is different. Your bank's approach to fraud education may depend on your customer base, location, staffing, resources and the needs of the community you serve.

Fraud prevention outreach doesn't have to mean hosting a large community event or launching a comprehensive campaign. Start with what works for your bank, then build from there.

Choose one idea. Try several. Or use these suggestions to create an approach that's uniquely yours.

Step 1: Start Small

Easy ways to build fraud awareness into what you're already doing

Sometimes the simplest conversations and reminders can make a meaningful difference.

Consider:

- Sharing a fraud prevention tip on social media.
- Adding a fraud reminder to your customer newsletter or regular email communication.
- Displaying a fraud prevention flyer in your lobby.

- Providing fraud tip cards or handouts at the teller line or drive-up.
- Including fraud prevention information with customer statements or other routine communications.
- Sharing a current scam alert with customers.
- Adding a QR code to your lobby materials that directs customers to trusted fraud prevention resources.

A little can go a long way.

You don't need to create something new every time. Consider incorporating fraud awareness into communications and activities your bank already has in place.

Step 2: Build Awareness

Make fraud education a regular part of your customer communications

If your bank is ready to take the next step, consider establishing a recurring fraud awareness effort.

Ideas include:

- A monthly "Fraud Tip" in your customer newsletter.
- A "Scam of the Week" social media series.
- A monthly fraud awareness email.
- A fraud resource page on your bank's website.
- Short educational videos.
- A recurring "Fraud Friday" feature.
- A seasonal fraud awareness campaign.

Possible monthly topics

Use these as a starting point—or focus on the scams most relevant to your customers.

- **January:** Password Safety
- **February:** Romance Scams
- **March:** Tax Fraud
- **April:** Check Fraud
- **May:** Identity Theft
- **June:** Investment Scams
- **July:** Impersonation Scams

- **August:** Student Loan Scams
- **September:** Elder Fraud
- **October:** Cybersecurity Awareness
- **November:** Holiday Shopping Fraud
- **December:** Charity Scams

Step 3: Engage Your Community

Take fraud education beyond the bank

A community presentation doesn't have to be a major production. Consider incorporating fraud education into an event or meeting that is already happening in your community.

Ideas include:

- Lunch & Learn
- Coffee with the Banker
- Fraud Prevention Breakfast
- Senior Fraud Awareness Seminar
- Small Business Fraud Workshop
- Community Safety Night
- Customer appreciation event with a fraud education component
- Presentation to a local senior center
- Chamber of Commerce luncheon
- Rotary or Kiwanis meeting
- High school financial literacy program
- County fair or community event

Invite a community partner

Banks don't have to do this alone. Consider inviting:

- Local law enforcement
- County Sheriff's Office
- South Dakota Attorney General's Office
- Area Agencies on Aging
- Senior centers

- Chambers of Commerce
- Schools and libraries
- Economic development organizations

A community partner can provide another perspective, share local experiences and help broaden the reach of your message.

Step 4: Make It Ongoing

Turn fraud awareness into an ongoing part of your bank's community engagement

For banks ready to take a more comprehensive approach, consider making fraud education part of your regular customer and community outreach.

Ideas include:

- Establishing an annual fraud awareness campaign.
- Creating a recurring customer education series.
- Building ongoing relationships with community organizations.
- Incorporating fraud awareness into customer onboarding and education.
- Maintaining a dedicated fraud resource page on your website.
- Regularly communicating emerging scams to customers.
- Providing employees with regular updates about current fraud trends and customer conversation strategies.

There is no single right approach. The goal is to create a level of fraud awareness that is sustainable for your bank and meaningful to the customers and communities you serve.

Help Customers Recognize the Red Flags

Fraudsters often rely on urgency, secrecy and fear to prevent victims from stopping to think.

Encourage customers to pause when they hear:

- **"Act immediately."**
- **"Keep this secret."**
- **"Move your money."**
- **"Pay with gift cards."**
- **"Click this link."**
- **"We'll refund you if..."**
- An unexpected request for personal or financial information.
- An unexpected call, email or text claiming to be from the bank or another trusted organization.
- A claim that their money is "at risk" and must be moved immediately.

If Something Doesn't Feel Right...

Pause.

Don't let urgency make the decision for you.

Verify.

Contact the organization using a trusted phone number or another independently verified method.

Talk to Someone.

Consider speaking with your bank, a family member or another trusted person before sending money or sharing information.

Contact Your Bank.

If something seems suspicious, reach out to your bank as soon as possible.

Customer Messages to Reinforce

Help customers remember a few simple principles:

- Slow down before acting on an unexpected request.
- Verify requests independently.
- Never share passwords, PINs or other sensitive information with an unsolicited caller or contact.
- Be cautious of requests involving gift cards, cryptocurrency or unusual payment methods.

- Be skeptical of anyone who creates a sense of urgency or secrecy.
- Contact your bank if something doesn't seem right.

Ready-to-Use Outreach Ideas

Not sure where to begin? Choose an idea that fits your bank's resources and community.

5-Minute Ideas

- Share a fraud tip on social media.
- Add a fraud reminder to an email.
- Talk with a customer about a current scam.
- Share a scam alert with employees.

30-Minute Ideas

- Create a lobby flyer.
- Add a fraud tip to your newsletter.
- Hold a short staff discussion about a current scam.
- Share a fraud prevention handout with customers.

1–2 Hour Ideas

- Present to an existing community group.
- Host a Coffee with the Banker.
- Develop a short customer education video.
- Partner with a local organization on a fraud awareness message.

Bigger Community Ideas

- Host a Lunch & Learn or fraud awareness seminar.
- Invite law enforcement or another community partner to participate.
- Develop an annual fraud awareness campaign.
- Establish an ongoing community fraud education program.

Start where you are. Build when you're ready.

Fraud Prevention Is a Shared Responsibility

By taking a proactive approach to customer education, banks can help protect the financial well-being of the individuals, families, businesses and communities they serve.

Whether your bank starts with a social media post, a conversation at the teller window, a newsletter article or a community seminar, every effort helps build awareness, strengthen trust and make our communities more resilient against fraud.