BRANCH FRAUD ALERT

The “Help Us Catch a Dishonest Employee” Scam

Bank & Government Investigator Impostors

Scammers are calling our customers pretending to be from the **FDIC, the FBI, or United Community’s fraud department.** They claim they are investigating theft by a branch employee and need the customer’s help. The customer is told to withdraw cash, buy a cashier’s check payable to themselves, or send a wire — then to hand it over or wait for instructions. Victims are coached to keep it secret and to give a false reason for the transaction. In some cases the caller even uses our banker’s real name.

Red Flags at the Counter

- Older customer requesting a large cash withdrawal, a cashier’s check payable to self, or an unexpected wire.
- Customer is on the phone during the visit, or steps outside to “confirm” something.
- A vague, rehearsed, or out-of-character reason for the funds (“I’m buying a car”).
- Signs of secrecy, urgency, or nervousness.
- Customer mentions helping an investigation or catching an employee, or a call from the “FDIC / FBI / fraud department.”

What To Do

- ✓ **Slow it down.** Ask open-ended questions privately, away from the phone.
- ✓ Ask the customer to hang up before continuing the transaction.
- ✓ Escalate to the branch manager; place a hold if warranted.
- ✓ Follow standard fraud reporting / BSA procedures.
- ✓ Reassure the customer

SAY IT PLAINLY TO THE CUSTOMER

“The FDIC, the FBI, and United Community will never ask you to withdraw money, buy a cashier’s check, or wire funds to help catch a bank employee. We never investigate our own staff using a customer’s money.”

A banker stepped in — and the scam collapsed

A customer came to the counter still on the phone with the “investigator.” The banker asked to speak with the caller, and the moment she identified herself as a United Community banker, the scammer cursed at her and hung up. The customer was moments from losing their money. When a customer is on the phone mid-transaction, ask to speak with the caller — a real agency or bank will cooperate; a scammer will typically panic and hangup.

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Report suspected fraud through standard channels • ucbi.com/fraud-prevention

United Community