What scammers say, and what to say back



Keep this by the phone. The wording changes. The tricks don’t.

They say
“This is your bank’s fraud team. Move your money to a safe account.”

You say
I’ll hang up and call the number on the back of my card.

They say
“Don’t tell anyone, not even the bank.”

You say
Anyone who says keep it secret is a scammer. I’m telling my family.

They say
“Grandma, it’s me. I’m in trouble. Don’t tell Mom.”

You say
What is our family safe word? If you can’t say it, I’ll call you back.

They say
“I need the money now, in gift cards.”

You say
No. I never pay with gift cards. Goodbye.

They say
“Your toll balance is overdue. Pay today.”

You say
Don’t reply. Check my real account. Forward the text to 7726.

They say
“Hi Linda, are we still on for lunch?”

You say
Don’t reply. Block the number.

They say
“To withdraw your profits, pay a fee first.”

You say
That is how this scam ends. I’m stopping.

They say
“Zelle only. I don’t take cards.”

You say
Then no deal. I’ll use a credit card on the official site.

They say
“Oops, I sent too much. Send back the difference.”

You say
I refund nothing until the money has cleared in my own account.

They say
“Read me the code we just texted you.”

You say
No. A real bank never asks for that code.