



FRAUD AWARENESS

Fraud Email to All Customers – Send on 9.12.25

Subject: ****Important Alert**** How to Identify Legitimate GBC Text Messages

Dear Valued Customer,

We want to make you aware of recent attempted fraudulent text messages that impersonate Georgia Banking Company (GBC). These messages are designed to mimic legitimate alerts and attempt to trick you into sharing personal or financial information.

To help you stay protected, here's what you need to know:

How to Recognize Legitimate GBC Messages:

- **One-Time Passcodes (OTP):** You may receive a text with a one-time code as part of our secure multifactor authentication process when logging into online banking.
- **Card Control Alerts:** These are valid alerts for debit card activity. They include:
 - A valid "Fraud Center" phone number that you can call to verify activity
 - A case number with at least 8 digits to confirm authenticity

What You Should Do

- **DO NOT CLICK LINKS OR RESPOND** to suspicious messages.
- **VERIFY** any message by calling our Customer Care Center at 1.866.711.4530
- **REPORT** suspicious texts to our fraud team at customercare@georgiabanking.com

How to Recognize Fraudulent Non-GBC Messages:

- May appear similar to Card Control alerts but:
 - Often lack a valid "Fraud Center" callback number
 - Include short or fake case numbers



FRAUD AWARENESS

- May prompt you to click suspicious links or respond with personal information
- May result in a call back after responding to the text message

What You Should Know

- GBC will **never** ask for your online banking credentials, passcodes, or personal information by text, email, or phone.
- GBC will not contact you directly in response to a text message.

We are committed to your security and appreciate your vigilance in helping us protect your information.

Sincerely,

Georgia Banking Company