# romance scams





## **Dating & Romance Scams**

Romance scammers use emotional manipulation and false identities to exploit victims. Scammers will profess their love quickly and often claim to be overseas. They will have plans to visit but are unable to due to unexpected expenses.

If someone asks you for money from a dating site

- Slow down talk to someone you trust, don't let a scammer rush you.
- Never transfer money from your bank, buy gift cards, or wire money to an online love interest, you will not get it back.
- Contact your bank right away if you think you've sent money to a scammer.

## Here's how they work:

Someone contacts you on social media — and they're interested in getting to know you. Or maybe you meet someone special on a dating website or mobile app. Soon the person wants to write to you directly or start talking on the phone. They say it's true love, but they live far away — maybe because of work, or because they're in the military.

Then they start asking for money. Maybe it's for a plane ticket to visit you. Or emergency surgery. Or something else urgent.

Scammers of all ages, genders, and sexual orientations make fake profiles, sometimes using photos of other people — even stolen pictures of real military personnel. They build relationships — some even pretend to plan weddings — before they disappear with your money.

### Here's what to do:

- 1. Stop. Don't send money. Never send cash, or send money using gift cards, wire transfers, cryptocurrency, or a payment app to an online love interest. Once you pay this way, it's hard to get your money back.
- 2. Pass this information on to a friend. You may not have gotten tangled up with a romance scam, but chances are, you know someone who will if they haven't already.

### **Please Report Scams**

If you spot a scam, please report it to the Federal Trade Commission.

- Go online: ReportFraud.ftc.gov
- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Call and alert your local First State Bank banking center 937-695-0331

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