**Secure Your Savings from Scammers and Make Smart Investments**

Scammers want to convince you to trust their investing credentials and pressure you into investing your money. Some common red flags are posing as your bank and offering get-rich-quick investment methods. Fraudsters may impersonate your bank and contact you through email, text or social media, claiming there’s an emergency with your account. They may also pose as legitimate investment companies and offer advice, promising you’ll quickly make high dollar amounts. Protect your savings and investments by reading more about scammers’ tactics and how to avoid them.

**Common investment scams**

Fraudsters may offer investment advice through social media posts, infomercials, direct messages, fake websites, and even dating apps. They’ll claim they’ve made high dollar amounts through cryptocurrency, real estate, or precious metal and coin investing – and that you can too.

* Cryptocurrency — The scammer will claim they’ve learned how to invest in cryptocurrency and offer to show you how. After directing you to a website or app to start investing, they might send fake reports showing your money’s growth. Unfortunately, both the company and the website are not real, and they’ve stolen your money and personal financial information.
* Real estate — Billboards or advertisements may convince you to invest in an   
  up-and-coming property development, claiming it’s a deal you won’t want to miss. After years of hearing the property had been built, you may find out it didn’t exist in the first place.
* Precious metals and coins — Posing as metal dealers, these scammers will pressure you with a sense of urgency to invest, no matter the state of the market. Be wary of trusting their convincing credentials before you give them any money.

Protect your money by making smart investments. If you see an ad or a get-rich-quick offer, don’t automatically believe it. These offers are often scams, as no investment comes without risk, and no one can guarantee significant returns. Always do your research on the company and verify before making an investment.

**About the Iowa Bankers Association**

The Iowa Bankers Association represents Iowa banks and savings institutions. Iowa bankers are committed to the values of honesty, hard work and community service, and have been a trusted resource for Iowans for more than 135 years. Iowa banks offer FDIC insurance and lend nearly $89 billion to help individuals, business owners and agriculture. Nearly 40,000 Iowans work at an Iowa bank, and bank employees volunteer more than 300,000 hours to support local communities each year. To learn more, visit [www.iowabankers.com](http://www.iowabankers.com/).