DON'T FIND YOURSELF IN ONE OF THESE SITUATIONS

I thought I was in a real online relationship, only to discover he was part of an organized fraud ring. I wired over $500,000 to him and lost all of it.

The people I talked to were supposed to be government agents. I didn't want to have a larger penalty, so I wired the money. I was embarrassed at first, but the investigators told me this happened to people every day.

They told me the large farm machinery I purchased was in transport and I even had tracking information. It never showed up and was a total SCAM! I lost over $60,000.

These are real stories, from real people.

Quail Creek Bank

July 16, 2026

Beware : Wire Transfer Fraud

At Quail Creek Bank, our goal is to protect our customers and educate them on wire transfer fraud. The following outgoing wire transfer requests should raise red flags and set off alarm bells.

- **Wiring money to someone you do not know or have never met in person.**
- **Wiring funds from a check you recently deposited from someone you've never met in person.**
- **Being asked to provide a fabricated or false story relating to a wire transfer request.**
- **Being promised a sum of money for sending a wire transfer.**
- **Wiring funds in response to an offer you received through the internet, mail, email, or text message such as lottery, sweepstakes, prize, or a trip.**
- **Receiving an urgent call, text or email from someone posing as a spouse or family member requesting a wire transfer due to a dramatic situation. Examples include car accident, medical emergency, and arrest/bail money.**
- **Receiving wire transfer instructions for the purpose of paying taxes, starting a business, purchasing a vehicle located in another state, new investment that sounds too good to be true, claiming an inheritance, or reimbursing someone for overpayment of service(s).**

If you are wiring funds to purchase a property, proceed with caution:

- Have you seen the property in person?
- Have you verified wiring instructions with the title company by calling their office and speaking with someone?

If you are a business owner, you are at risk as well. These are a few common wire fraud scenarios to note:

- **CEO Fraud:** Criminals present to be high-level executives, emailing employees with urgent requests for wire transfers.
- **Vendor Impersonation:** Fraudsters pose as legitimate vendors, sending fake invoices or changing payment details via email.
- **Email Account Compromise:** Attackers use hacked accounts to learn business workflows and insert themselves into real payment (i.e., wire transfer) conversations.

Bottom line: Wire transfers are fast and difficult to reverse, which makes them a common tool for criminals. If any request feels unusual, urgent, or involves changing payment instructions, stop and independently verify the details using a trusted phone number or in person contact—not the information provided in the message. Quail Creek Bank is here to help you confirm wiring instructions and recognize red flags before you send funds.

Don't become a victim.