

# The Phone Call That Cost a Retiree \$400,000

How a fake bank call works - and the one rule that can stop it.

Some scams do not begin with a threat.

They begin with a calm voice.  
A familiar name.  
A warning that sounds official.  
A promise to help.

**That is what makes them dangerous.**



**Your bank will never ask you to move money to protect it.**



## ARTHUR'S STORY

# Arthur had spent a lifetime being careful.

He was the kind of man who checked his mail twice, kept his papers organized, and took pride in paying his bills on time. His savings were not just numbers on a screen.

**They were years of work.  
Years of sacrifice.  
Years of doing the right thing.**

**Then the phone rang.**



**The caller said he was from Arthur's bank fraud department.**

He knew Arthur's name. He sounded calm, trained, and professional - the kind of voice you expect from a real bank employee.

**1****Fear**

He told Arthur his account was under attack.

**2****Urgency**

The bank had caught it just in time, but Arthur had to act quickly.

**3****Instruction**

Move the savings into a so-called "safe account."

**4****Loss**

The account was not safe. It belonged to the scammer.

**Arthur was not reckless.**

He was responding to fear created by a professional scammer. The scammer is the villain - not the person who was targeted.

**Pause. Verify. Stay Safe.**

You have more power than you think.



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## THE TRAP

# The scammer takes control of the moment.

The scammer does not begin by asking for your money. He begins by taking control of the moment. That is the trap.



## Sounds official

He may say he is from your bank, credit card company, or fraud department. He may know small details that make the call feel real.



## Creates fear

Your account is under attack. Your money is not safe. There is no time to waste.



## Offers safety

He does not make the transfer sound like a payment. He makes it sound like protection.



## Keeps you moving

He may tell you to stay on the line, avoid family, distrust branch staff, and follow exact instructions.

He may call it a **safe account**, a security step, or urgent action.



That is the danger of this scam. It makes the wrong move feel like the responsible one.



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## WARNING WORDS

# When You Hear These Words, Stop

Some phrases should stop the conversation immediately - not because you are being rude, but because your money deserves a pause.

“ Your account is under attack.

“ We need to move your money.

“ This is a safe account.

“ Do not tell anyone.

“ Stay on the line.

“ Use the number I give you.


“ The branch staff may be involved.


“ You must act now.

“ Read me the code we sent you.

## These words are designed to narrow your world.

The scammer wants you focused only on his voice, his instructions, and the emergency he created.

 Real protection lets you hang up

 Real protection lets you call back

 Real protection does not punish you for checking



### Key warning

The phrase “safe account” is not reassurance. It is a warning sign.



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## THE SAFE MOVE

# The Safe Move Is Simple

When fear rises, clear steps matter. You do not need to debate the caller, prove you are smart, or explain why you are uncomfortable.

1

**Hang up.**

Do not argue. Do not explain. Do not stay on the phone.

2

**Wait.**

Take a breath. Let the pressure leave the room.

3

**Call your bank yourself.**

Use a number you found independently.

4

**Use an official source.**

Use your bank app, card, paper statement, or official website.

**Do not use the number the caller gives you. Do not trust the caller ID. Do not click a link they send.**

A scammer's path is like a hallway with no doors. Every instruction keeps you moving in the direction they choose. The safe move is to step out of the hallway.

**SafeKeep Rule**

**Leave the scammer's path.  
Verify from the source.**



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**BANK SAFETY**

# Your Bank Will Never Ask You To...

A real bank may contact you about suspicious activity. That part can happen. But the request is what matters.

**Your bank will never ask you to:**

- Move money to protect it
- Transfer funds to a “safe account”
- Keep the call secret
- Lie to bank staff
- Share your password, PIN, or one-time codes
- Give remote access to your device
- Withdraw cash for an investigation
- Buy gift cards or cryptocurrency
- Ignore family or trusted contacts

**A real bank may:**

- Help secure your account
- Freeze a card
- Ask you to confirm recent transactions
- Tell you to visit a branch or call the official number

The scammer may sound calm.  
The scammer may sound trained.  
The scammer may even sound kind.

**But the request is what matters.**



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## IF IT ALREADY HAPPENED

# First, Breathe.

Shame helps the scammer. Action helps you. If you already sent money, you are not alone. These scams are built to make careful people act quickly.

**The goal now is not to replay every moment. The goal is to move.**

1

**Call your bank**

Use the official number on your card, app, statement, or website.

2

**Ask about recall**

Ask if the transfer can be stopped or recalled. Time matters.

3

**Change passwords**

Use a strong password you have not used anywhere else.

4

**Turn on MFA**

Add another layer of protection if available.

5

**Save evidence**

Keep phone numbers, messages, receipts, screenshots, and notes.

6

**Report the scam**

Contact the proper fraud reporting centre or local police service.

7

**Tell someone you trust**

A family member, caregiver, friend, or community support person can help.

8

**Watch for recovery scammers**

Be careful of anyone who says they can recover your money if you pay first.

**Now you choose action.**

You are not foolish for being targeted. The scammer chose pressure, deception, and the exploitation of trust. Taking the next step is how you regain control.

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## PRINTABLE REMINDER

# Before You Move Money, Stop.

Place this near the phone. Share it with someone you care about. Read it before acting on any urgent call.

## Ask yourself:

- |   |  |
|---|--|
| <input type="checkbox"/> Did someone call me first?         | <input type="checkbox"/> Are they saying "safe account"?               |
| <input type="checkbox"/> Are they creating fear?            | <input type="checkbox"/> Are they telling me not to speak to anyone?   |
| <input type="checkbox"/> Are they asking me to act quickly? | <input type="checkbox"/> Are they asking for a code, PIN, or password? |
| <input type="checkbox"/> Are they asking me to move money?  | <input type="checkbox"/> Are they telling me to stay on the line?      |

**If the answer is yes, pause. Do not continue on their path.**



**Hang up.**



**Wait.**



**Call the number  
on your card.**



Your bank will never ask you to move money to protect it. Share this guide with someone who answers unknown calls.

SafeKeep helps seniors, families, caregivers, and community organizations recognize scams early, respond calmly, and protect dignity while staying safe in the digital world.



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