ABOUT US

Utah Independent Bank was established in Salina, Utah and opened for business in August 1977. Utah Independent Bank is the only locally owned bank in the counties of Sevier and Beaver.

Please visit us at:

www.uib.bank

CONTACT US

Salina Branch - PH: 435-529-7459
55 South State St. P.O. Box 9 Salina, Utah 84654

Beaver Branch - PH: 435-438-2433
195 North Main St P.O. Box 1030 Beaver, Utah 84713

Monroe Branch – PH: 435-527-4189
45 West Center St P.O. Box 70 Monroe, Utah 84754

Milford Branch PH: 435-387-2220
326 S Main St PO Box 610 Milford Utah 84751





KNOW THE SIGNS OF

FRAUD

PROTECT YOUR MONEY

Utah Independent Bank

SUSPECT FRAUD?

WE ARE HERE TO HELP

- **Contact us** immediately
- **Report lost or stolen cards** right away
- **Change your passwords** and secure your accounts
- **Review recent transactions** for unauthorized activity
- **Tell someone** you trust what happened



COMMON SCAMS

- **Phishing Emails/Text Messages** – Fake messages asking for login info
- **Phone Scams** – Callers posing as bank staff or government agencies
- **Card Fraud** – Unauthorized charges or stolen card details
- **Check Fraud** – Altered or counterfeit checks
- **Online Shopping Scams** – Fake websites or sellers
- **Online Relationship Scams** – Online relationships turn to money

WARNING SIGNS

- **Urgent requests** for personal or financial information
- **Unrecognized transactions** on your account
- Being asked to **send money; using bitcoin or wires**
- Messages with **suspicious links or attachments**
- Being told to keep a transaction **“confidential”** or not disconnecting

PROTECT YOURSELF

Guard Your Information: Your bank, government agencies, or reputable companies will never ask for full passwords, PINs, or Social Security numbers by email or text. Never provide account access, passwords, or security codes.

Authenticate Before Acting: Verify who is contacting you; look up the organization’s official phone number independently. Hang up and call back using a trusted number.

Be Wary of Urgency Scammers create panic with threats (“your account will be closed”) or promise large rewards or payments if you act now.

Secure Your Accounts and Devices: Use strong, unique passwords and multi-factor authentication. Do not give out passwords, account information or login credentials.

Watch Out for Cryptocurrency Red Flags: Offers to invest or trade digital currencies often end in loss. Payments via crypto are irreversible.

Learn Social Engineering Signals: Emotional manipulation, romantic interest, claiming to be a loved one, a crisis, or a trusted authority — is a key scam tactic. **Always independently verify suspicious requests.**