



Video transcript: "Preventing Fraud for Student Checking Accounts"

Video source: [Regions.com](https://www.regions.com); [YouTube](https://www.youtube.com/watch?v=...)

Cyber fraud music plays.

On screen: Regions Logo appears in green and fades in a circular motion, turning into a play button icon. A cursor clicks on play button.

VOICE-OVER: Fraudsters are gaining access to students' bank accounts.

On screen: University building animates with several students in front of building biking buy, skateboarding, and standing there with books. Zoom into a female student holding her phone looking at her checking account animate to negative numbers. Text on screen: Fraudsters are gaining access to students' bank accounts.

VOICE-OVER: The pitch?

On screen: Large blue question mark fades in with text: The pitch

VOICE-OVER: Quick cash in exchange for a fake check deposit.

On screen: The blue circle from the question mark increases in size to the center of the screen. Within the circle is the student hand dropping cash into the fraudsters hand below. The circle rotates to now show fraudster hand above dropping a check into the student's hand below. The hands fade out while a mobile phone slides into the center of the circle and check slides to center of the phone to make a check deposit into their account. Text below circle: Quick cash in exchange for a fake check deposit.

VOICE-OVER: Look out for these common scenarios:

On screen: Screen fades to blue with text in the center: Look out for these common scenarios:

VOICE-OVER: You get a social media post or message with an offer to make easy money if you have a bank account.

On screen: Image of a student looking at phone fades in the background of the entire screen with a dark blue overlay. Fraudster icon fades inside a circle with a text bubble on the right that is telling the student they can make a lot of money. Student icon fades on screen to the right with a small blue bubble and the word "YES!!!" animates within.

Text below: Scenario 1: You get a social media post or message with an offer to make easy money if you have a bank account.

VOICE-OVER: Someone on campus asks that you deposit a check into your bank account as a favor and in return you can keep some of the money.

On screen: Campus building fades in the background with a dark blue overlay. Fraudster walks on screen from left while student is approaching him from the right. Bubble pops up above fraudster while he is holding a check that reads..." Hey! Do you want to make quick cash? Deposit this check into your bank account, and you can keep some of the money". Student bubble pops up that says, "Sure!". Fraudster hands check to student.

Text below: Scenario 2: Someone on campus asks that you deposit a check into your bank account as a favor and in return you can keep some of the money.

VOICE-OVER: You're asked to complete a survey for payment by check.

On screen: The fraudster and student scale up. The fraudster is now holding a survey in his hand. Bubble pops up that says, "Hey! Complete this survey and I'll pay you with a check."

Text below: Scenario 3: You're asked to complete a survey for payment by check.

VOICE-OVER: The fraudster typically asks you to use mobile deposit so the money is available quickly,

On screen: The student and fraudster slide to the right off screen while a mobile phone slides in from the right into the center of the screen. The check the student was holding scales up into the center of the mobile phone to make a check deposit.

Text below: The fraudster typically asks you to use mobile deposit so the money is available quickly.



VOICE-OVER: then transfer a portion back to them.

On screen: The phone spins to its side ninety degrees and zooms out to the left-hand side of screen with green student icon behind it. Another phone animates in from the right-hand side of screen with orange fraudster icon behind it. Arrows are animating out of the student phone and into the fraudster phone.

Text below: Then transfer a portion back to them.

VOICE-OVER: They may request your online banking username and password

On screen: The student phone spins around ninety degrees and zooms into the center of the screen with the Regions online banking login screen. A hook animates down and grabs the user and pass screen. The hook slides down off screen while phone swipes to the left.

Text below: They may request your online banking username and password.

VOICE-OVER: or debit card number to access their part of the money.

On screen: The hook slides back up with the user and pass from Regions login screen and a green debit card. The hook sways back and forth.

Text below: They may request your debit card number to access their part of the money.

VOICE-OVER: If you don't have a bank account, the fraudster may urge you to open an account

On screen: The hook slides back up off screen. The words "the fraudster may urge you to OPEN AN ACCOUNT" animate on screen. A fraudster is sitting on top of the "N" in the word Account holding a fishing pole. The hook slides down off screen and slides back up with a mobile phone and the Checking Account for Students web page with the green "OPEN NOW" button.

VOICE-OVER: and sign up for online banking

On screen: All words slide off screen and the phone zooms in on screen with fraudster now sitting on top of phone. The fishing hook slides down to grab the

“NEW CUSTOMER” button. New words animate on screen from the left “The fraudster may urge you to SIGN UP FOR ONLINE BANKING.”

VOICE-OVER: or an instant-issue debit card

On screen: New text slides in from left “ The fraudster may urge you to sign up for an INSTANT-ISSUE DEBIT CARD” while Fraudster runs across screen in front of the words from left with a Regions debit card in his hand.

VOICE-OVER: and then ask for your banking information.

On screen: Animated charts and numbers animate in the background with a dark blue text bubble in front that says “Can I have your banking information?”

VOICE-OVER: With access to your account, they can deposit more fake checks and withdraw funds before the fraud is discovered.

On screen: Screen fades to dark blue with ones and zeros faded in the background. A phone slides in the center of the screen from the right and checks sliding into the phone from the left. Each time a check slides into the center of the phone, it snaps a picture of the check and then continues to swipe right with a new check.

Text below: With access to your account, they can deposit more fake checks and withdraw funds before the fraud is discovered.

VOICE-OVER: Fraud can be worse than missing a big final.

On screen: Screen fades to white while three desks with chairs slides into the center of the screen from the right. Two of the desks have students sitting at them while one is missing a student. There is a window in the background with an orange clock on the wall. The clock scales up into the middle of the screen while everything but the empty desk fade out.

Text below: Bank account fraud can be worse than missing a big final.

VOICE-OVER: You may be responsible for the full amount of the fake check and any fees.



On screen: Everything swipes left and a phone swipes in from the right and into the center of the screen containing student checking information. The total balance continues to decrease with new deposits withdrawals and fees below.

Text below: You may be responsible for the full amount of the fake check and any fees.

VOICE-OVER: You may never recover any money stolen from your account.

On screen: The phone fades dark while the student checking available balance comes out of the phone and in the center of screen. The total balance continues to decrease.

Text below: You may never recover any money stolen from your account.

VOICE-OVER: You may be involved in a criminal law investigation.

On screen: The phone slides to the left off screen while fraudster had fades in from the top of and orange glasses fade in from the bottom.

Text below: You may be involved in a criminal law investigation.

VOICE-OVER: Your Regions bank account could be closed

On screen: Faded buildings animate upward from a horizontal line. A Regions building animates up from line in front of faded buildings. Green trees and bushes slide upward from line along with a tall Regions green sign. A lock animates on the Regions building

Text below in bold green color: Your Regions bank account could be closed

VOICE-OVER: and may impact your ability to open a new account in the future.

On screen: The Regions sign animates down into horizontal line while a bank building labeled "Bank B" slides up in front of the now faded Regions building. A new bank building labeled "Bank C" slides up out of the line. Clouds fade in above and slowly slide left. An orange bubble slides in from above bank buildings with text "I'm sorry. We're unable to open an account for you at this time."

Text below: Your Regions bank account could be closed and may impact your ability to open a new account in the future.

VOICE-OVER: Protect your bank account from scams!

On screen: A piggy bank with an umbrella above animates in the center of the screen and lines come in from left and right trying to attack the piggy bank but they bounce back off and into the other directions.

Text below: Protect your bank account from scams!

VOICE-OVER: Never deposit a check into your account for someone else

On screen: A horizontal black phone slides into the center of the screen with a check. An orange X animates above check.

Text below: Never deposit a check into your account for someone.

VOICE-OVER: or share your personal banking information with anyone not even your best friend.

On screen: The phone rotates vertical with student checking balance and account information. An orange X animates over the student checking information.

Text below: Never share your personal banking information with anyone not even your best friend.

VOICE-OVER: Remember

On screen: Text animates in the center of screen in dark green "REMEMBER"

VOICE-OVER: if an offer sounds too good to be true,

On screen: Text animates in the center of screen "If an offer sounds too good to be true"

VOICE-OVER: it is!

On screen: Text animates in the center of screen in dark green "IT IS!"



VOICE-OVER: To report check deposit fraud,

On screen: Text animates in the center of screen "To report check deposit fraud"

VOICE-OVER: call us immediately at 1-800-REGIONS or visit www.regions.com/security to learn more.

On screen: Text animates in the center of screen (phone icon) Call 1-800-REGIONS (globe icon) Visit www.regions.com/security

On screen: Regions logo with disclosures