**Protect your heart and wallet by avoiding romance scams**

As we celebrate love this month, it’s important to be aware of the hidden dangers that could threaten both your heart and your finances. Romance scams are on the rise, and fraudsters prey on people’s emotional vulnerabilities.

Bankers advise you to be aware of the risks and protect yourself from romance scams with these   
key tips.

**Slow down**

When meeting someone online, it’s easy to get swept up in the excitement of a new connection. However, if someone is professing love too quickly, it’s time to take a step back. Scammers often rush emotions to create a false sense of intimacy and trust. Be wary of anyone who moves too fast.

**Watch for red flags**

Scammers often use tactics to manipulate emotions and push individuals to act impulsively. Pay close attention to any behavior that feels suspicious. If the person avoids meeting you in person or requests sensitive information, such as financial details, it could be a scam. Fraudsters may try to establish an emotional bond before asking for help or money, so be cautious about any requests that feel unusual or inappropriate.

**Beware of artificial intelligence**

In the digital age, fraudsters have new tools at their disposal. Many scammers now use artificial intelligence (AI) to make their stories and personas seem more real. AI can create realistic-looking photos or text conversations, making it harder to spot a scam. Always be vigilant, even when a person’s online presence seems genuine.

**Never send money to strangers**

The most important rule to remember to avoid romance scams is to never send money to someone you’ve never met. Even if the person seems sincere or shares a convincing story, resist the temptation to help financially. Scammers are highly skilled at crafting emotional narratives designed to manipulate and deceive. Protect your finances by refusing to send money or personal information to strangers, no matter how realistic they may seem.

**Talk to someone you trust**

If you are contacted by a stranger, talk about it with someone you trust. A second opinion can help you gain perspective and avoid making decisions under emotional pressure. Your loved ones or close friends may notice warning signs you might miss in the heat of the moment.

Safeguard your heart and money during this season of love. Approaching new relationships with an open but cautious mind can help you develop real connections and protect you from becoming a victim of someone who simply wants to take advantage of your kindness and generosity.

**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 $87 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](https://www.iowabankers.com/).

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