From: Montgomery Bank
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Subject: AI Voice Scams

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Fraud Awareness Friday



Today's Tip . . .

AI Deepfake and Voice Cloning

Imagine your boss calls, urgently asking you to wire millions to close a deal. The voice is unmistakable—so you send the money. Hours later, you learn it was a scam. The voice was AI-generated.

As AI voice cloning and deepfake technology become more accessible, these scams are spreading beyond corporations to everyday people. Criminals now impersonate family members, colleagues, and even celebrities to steal money or information. In 2024, deepfake fraud surged by 3,000%.

What are these scams?

AI voice scams mimic real voices using audio from social media or data breaches, often paired with urgent, emotional stories. Deepfakes use AI to create realistic fake videos or alter someone's appearance and actions.

Common examples:

- **CEO fraud:**Fake calls or emails trick employees into sending money.
- **Family emergency scams:** A cloned voice pretends to be a loved one in danger.
- **Romance scams:** Fake personas use deepfake video and voice to build trust.
- **Celebrity scams:**Deepfake endorsements promote fake products or investments.

Red flags to watch for:

- Flat or unnatural voice, odd pauses, or repeated phrases. AI models lack the normal emotional highs and lows. It may sound strangely detached or robotic.
- Strange background noise or audio glitches
- Video issues like poor lip-sync, unnatural blinking, or visual distortions
- Urgent demands, secrecy, or unusual payment methods (wire, crypto, gift cards)
- Repetitive phrasing
- Emotional hook to cause fear and urgency

How to protect yourself:

- Verify requests through a second, trusted channel
- Use a family "safe word" for emergencies
- Limit what you share publicly online
- Be skeptical of unexpected or urgent requests
- Stay alert—scammers rely on urgency and emotion to override your judgment. Taking a moment to verify can prevent costly mistakes.

We, at Montgomery Bank, send this Friday Awareness Friday message to you because it is important that you become aware of the tactics scammers use. Knowing their methods will help to prevent you from becoming a victim.

As always…*Stay Alert, Stay Vigilant, and Stay Safe!*

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