

BE AWARE...

As more and more consumers are shopping with mobile apps, fraudsters are following the money. There are fake phone apps popping up that impersonate well-known retailers in order to steal your personal information. Their names are similar to well-known brands, and their descriptions promise enticing deals or features.

But these fraudulent apps can take your credit card or bank information. Some fake apps may even install malware onto your phone and demand money from you to unlock it.

Georgetown:

- 900 S. Austin Ave
512-863-2567
- 5321 Williams Dr.
512-869-8910
- 480 Del Webb Blvd.
512-864-0379

Round Rock:

500 Round Rock Ave.
512-255-2501

Cedar Park:

1901 Bagdad Road
512-259-2443

Brushy Creek:

7509 O'Connor Drive
512-246-6010

Pflugerville:

1600 W. Pecan
512-251-7889

Liberty Hill:

721 Highway 183
512-778-5757

FirstTexasBank.net

THERE'S AN APP
FOR THAT
(BUT IT MIGHT BE FAKE)

*Information provided by the
Federal Trade Commission*

Consumer.ftc.gov



HOMETOWN COMMUNITY SPIRIT
HOMETOWN COMMUNITY PRIDE™

Tips to avoid downloading fraudulent apps:

- Not sure if a shopping app is legit? Go directly to the retailer's website and see if they promote it. If they do have an app, they will direct you to the app store where you can download it.
 - On the web, you can search a brand name, plus "fake app" to see if the company has reported its brand being spoofed.
 - Look for reviews of the app before you download – both in the app stores and on the web. If the app has no reviews, it was likely created recently, and could be a fake. Real apps for big retailers often have thousands of reviews.
- Don't download apps with misspelled words in their description. Many fake apps were created in a hurry. On the other hand, some fake apps look almost like the real thing.

Other helpful tips:

If you're using apps for shopping, keep records of your transactions. Screenshot or save the product description and price, the online receipt, and the emails you send and receive from the seller.

Monitor your credit card statements frequently; be on the lookout for charges that you don't recognize

Understanding Mobile Apps

WHAT'S A MOBILE APP?

A mobile app is a software program you can download and access directly using your phone or another mobile device, like a tablet or music player.

WHAT DO I NEED TO DOWNLOAD AND USE AN APP?

You need a smart phone or another mobile device with internet access. Not all apps work on all mobile devices. Once you buy a device, you're committed to using the operating system and the type of apps that go with it. The Android, Apple, Microsoft and BlackBerry mobile operating systems have app stores online where you can look for, download, and install apps. Some online retailers also offer app stores. You'll have to use an app store that works with your device's operating system. To set up an account, you may have to provide a credit card number, especially if you're going to download an app that isn't free.