FDIC
Money Smart

December 2025

Identity Theft Prevention During the Holidays

Vea esta página en español (https://www.fdic.gov/consumer-resource-center/2025-12/prevencion-del-robo-de-identidad-durante-durante-la-temporada-de)

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Send us your Money Smart success stories at ConsumerEducation@fdic.gov (mailto:ConsumerEducation@fdic.gov).

MONEY SMART

DECEMBER **NEWS**

December is National Identity Theft Prevention and Awareness Month, an important reminder as we head into the busiest weeks of online holiday shopping. The free FDIC Money Smart (https://www.fdic.gov/consumer-resource-center/money-smart) curricula offer practical tools to help consumers stay safe.

Money Smart for Adults (https://www.fdic.gov/consumer-resource-center/money-smart-adults) covers how to recognize phishing attempts, protect personal and financial information, and avoid scams that often rise around the holidays. It also explains what to do if identity theft occurs—such as reviewing credit reports, placing fraud alerts, and freezing credit.

Money Smart for Older Adults (https://www.fdic.gov/consumer-resource-center/money-smart-older-adults) offers additional guidance on scams targeting older adults, including imposter and government-related fraud.

Educators and community groups can use these modules—and the online *How Money Smart Are You?* (https://playmoneysmart.fdic.gov/games) games, including a lesson on identity theft—to support local workshops and outreach and help consumers stay vigilant year-round.

Learn more

at FDIC.gov/MoneySmart. (https://www.fdic.gov/consumer-resource-center/money-smart)

Success Story: Bank Midwest Fights Identity Theft with Money Smart

For National Identity Theft Prevention and Awareness Month, we interviewed Money Smart Alliance member, Stacie Wolter, Fraud Prevention Manager at Bank Midwest. Stacie shared how she uses the FDIC Money Smart for Older Adults (https://www.fdic.gov/consumer-resource-center/money-smart-older-adults) program to help people spot scams and protect their identities.

How did you first get involved with Money Smart and how do you use it today?

"I started Bank Midwest's fraud department in 2022 and needed reliable education tools. After attending a Money Smart train-the-trainer in February 2023, I knew it would anchor our outreach. I base all our fraud prevention seminars on Money Smart for Older Adults and layer in current identity theft and scam trends."

What does this look like in practice?

"Since my first seminar in 2023, I've delivered more than 20 sessions—about twelve a year with 25-30 attendees. Some events are much larger; a collaborative multi-bank seminar drew roughly 300 people in person."

Who do you reach and where are sessions held?

Stacie Wolter teaching a Money Smart seminar at an assisted-living facility.

"Events are open to the public. We promote them through social media, flyers, newspapers, and our branches. I travel to assisted-living facilities, community centers, libraries, and venues. We see both Bank Midwest customers and many non-customers."

What topics resonate most, especially around identity theft?

"For older adults, identity theft and imposter scams are major concerns. I cover phishing emails and texts, romance scams, 'grandparent' scams, and other schemes that aren't going away. Around the holidays, I focus on fake package or account alerts that look like they're from well-known companies and on using debit cards safely when shopping online."

Can you share a story that shows Money Smart's impact—and how it can lead to new relationships with Bank Midwest?

"After one seminar, a woman who wasn't a Bank Midwest customer called me. She had read the Money Smart for Older Adults Resource Guide we handed out and realized she had nearly fallen for scams in the booklet and asked for a private visit. I met her at her apartment, walked through each situation, and helped her create a plan to protect herself. She said the conversation lifted a weight off her shoulders. That experience prompted her to open an account with Bank Midwest, citing our commitment to fraud prevention and consumer safety."

Have you noticed changes in reporting behavior after seminars?

"Absolutely. After every Money Smart seminar, we see a noticeable uptick in reporting. People call to verify suspicious messages, ask whether something is legitimate, or tell us they received a scam attempt but didn't respond. Even when no financial loss occurred, they reached out—often saying, 'I remember what you said in the seminar.' This increased reporting is exactly what we want, because early action helps prevent identity theft and account compromise."

What tips do you have for others using Money Smart?

"Keep sessions interactive. I use the quizzes and weave in real cases—without details—to help people connect the content to their own lives. I also reassure them there's no shame in being targeted. Their willingness to speak up is key to prevention."

How do you use Money Smart? Send us your Money Smart success story to ConsumerEducation@fdic.gov (mailto:ConsumerEducation@fdic.gov)**. It may be included in a future newsletter.**

Upcoming Events

On December 17, 2025, from 1-2 p.m. ET, join the FDIC for a Money Smart Town Hall (https://www.fdic.gov/consumer-resource-center/events/money-smart-town-hall-protecting-personal-and-financial-information) on protecting personal and financial information this holiday season.
Register here! (https://web.cvent.com/event/8bf5ecb4-aaa0-45fc-9cde-1893337a5301/regProcessStep1)

For more consumer resources, visit FDIC.gov (https://www.fdic.gov/), or go to the FDIC Knowledge Center (https://ask.fdic.gov/fdicinformationandsupportcenter/s/public-information?language=en_US). You can also call the FDIC toll-free at 1-877-ASK-FDIC (tel:18772753342) (1-877-275-3342 (tel:18772753342)). Please send your story ideas or comments to ConsumerEducation@fdic.gov (mailto:consumereducation@fdic.gov). You can subscribe (https://www.fdic.gov/about/subscriptions/) to this and other free FDIC publications to keep informed!

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