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First Mid Bank & Trust Sounding Alarm About New Social Engineering Scams

Banking experts see increase in scammers posing as bank employees

St. Louis, MO (August 18, 2025) As fraudulent scams grow more sophisticated, First Mid Bank & Trust (First Mid) is sounding the alarm about a new type of social engineering fraud that is gaining traction and causing people to unwittingly give scammers access to their bank accounts.

Social engineering fraud is when criminals impersonate trusted sources, like a bank or vendor, to convince people to share sensitive information and login credentials. Unlike malware-based hacks, these attacks rely on phone calls, emails, and text messages designed to gain a victim's trust, often using urgent language and personal details to appear legitimate.

"These fraudsters are professionals targeting the human side of banking," said Alyssa Newmister, Director of Treasury & Digital Solutions at First Mid. "They know what information to ask for, how systems work, and how to sound credible. They're using urgency and false authority, dropping case numbers or personal details, to pressure people to act fast without thinking."

While some criminal groups may be using AI to script convincing conversations and automate responses, First Mid emphasizes that these attacks are still fundamentally human-driven and well organized. If customers receive a suspicious call or message claiming to be from their bank, the safest approach is to hang up and call the bank back at a trusted phone number or visit a local branch in-person for added security.

"Whether you have \$5 in your bank account or \$5 million, it's still your money and no one wants to fall prey to a scam like this," said Caleb Keller, Business Services Manager at First Mid. "It's important for people to remember that your bank will never call or text you and ask you any kind of sensitive information like your login credentials or one-time passcodes. While First Mid does use a variety of technologies to prevent these types of scams from happening, it's very important for customers to also be vigilant. It's also more critical than ever to know your banker and have conversations with them when you are concerned about something. That's one of the best ways to protect yourself and your money. It's always acceptable to end an incoming call and call your banker back at a number you have on file."

Keller also advises people to never call a number that is texted to you, as scammers often use this as a means of making contact and creating urgency. First Mid offers a few additional tips to help people safeguard themselves against these attacks:

- Never give out your login credentials, one-time codes, or personal information over the phone.
- If you get a suspicious message or call, hang up and contact your bank directly.
- Require approval from two authorized users on all business wire transfers or large transactions.
- Avoid clicking links in texts or emails unless you're certain of the source.
- Remember, scammers can also create fake web pages and phone numbers to trick you.

When it comes to protecting personal information and assets, education is key. Visit www.firstmid.com/fraud-information/ for more resources and tools.

About First Mid Bancshares, Inc.: First Mid Bancshares, Inc. is the parent company of First Mid Bank & Trust, N.A., First Mid Insurance Group, and First Mid Wealth Management Company. First Mid is a \$7.7 billion community-focused organization that provides financial services including banking, insurance, wealth management, brokerage, and ag services through a network of locations in Illinois, Missouri, Texas, and Wisconsin, and a loan production office in Indiana. Together, our First Mid team takes great pride in providing solutions and services to our customers and communities and has done so since 1865. This year, we proudly celebrate our 160th anniversary, marking a long history of dedication and service. More information about the Company is available on our website at www.firstmid.com. Our stock is traded in The NASDAQ Stock Market LLC under the ticker symbol “FMBH”. Member FDIC | Equal Housing Lender.

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