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As Summer Travel Surges, First Mid Warns Consumers to Stay Alert for Scams

Experts share practical tips to help travelers spot scams and protect their money this summer

St. Louis, MO (July 13, 2026) As millions of Americans head out on vacation this summer, First Mid Bank & Trust (First Mid) is encouraging travelers to stay alert for increasingly sophisticated scams designed to steal money and personal information before, during, or after a trip.

From fake vacation home rentals and airline alerts to fraudulent refund offers and Wi-Fi networks, fraudsters are using artificial intelligence (AI) to create convincing scams that pressure travelers into making quick decisions.

“AI hasn't removed the fundamentals of fraud, but it has amplified them,” said Barb Nesler, BSA & Fraud Officer at First Mid. “Fraudsters are now using publicly available information, social media activity, and AI tools to make their scams more personalized and believable than ever before.”

According to the Federal Trade Commission, consumers submitted more than 64,000 reports of travel, vacation, and timeshare fraud in 2025. First Mid experts say one of the most common tactics is creating a false sense of urgency. Scammers frequently target travelers who may already be distracted or feel anxious, and pressure them to act immediately to avoid canceled reservations, disrupted travel plans, or additional fees.

“Fraudsters want you to react emotionally instead of thinking critically,” Nesler said. “Whether it's a text claiming your flight has been canceled, a rental property that seems too good to be true, or an unexpected refund offer, pause and verify the information through official channels before taking action.”

To help protect themselves this summer, First Mid also recommends that consumers:

- Verify travel issues through official websites and mobile apps
- Pause before responding to urgent requests involving money or personal information
- Avoid clicking links or calling phone numbers provided in unsolicited messages
- Monitor bank and credit card activity throughout trips
- Use secure internet networks, personal hotspots, or VPNs when accessing sensitive information
- Be cautious about sharing real-time travel details on social media

“One of the strongest protections against fraud is slowing down, verifying identity beyond surface-level appearances, and trusting your instincts,” said Nesler. “When something feels off or someone is pushing you to act immediately, that's often the first sign something isn't right.”

Consumers who believe they have been targeted by a travel scam should report the incident to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) and contact their state's Attorney General's Office. If financial account information or payment cards may have been compromised, they should also notify their financial institution immediately.

Visit www.firstmid.com/fraud-information for additional fraud prevention tips and educational resources.

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