





# How to Avoid a Real ID Scam as TSA Deadline Nears

From AARP

If you're a frequent traveler, mark this date: May 7, 2025. Starting then, you will need a Real ID to board a domestic flight. If you wait too long, you may jeopardize your next trip, or make yourself susceptible to a Real ID scam.

You get a Real ID just like you would your normal license, through your state Department of Motor Vehicles (DMV).

## Why would scammers target the Real ID process?

The looming deadline is a big reason, because it creates a sense of urgency. As criminals know, this can make people more vulnerable to scams. They may try to find a way to expedite the process of what they're trying to get done, and this is when scams pop up.

Criminals also follow headlines, and as May 7th approaches, there will likely be more Real ID stories in the media.

Most of these fraud attempts will likely be phishing scams: emails, texts, or calls that appear to be from a legitimate source. The messages will encourage you to click on links so the criminals can obtain your personal information or download malware onto your computer.

## How can you protect yourself from these scams?

- Obtain your Real ID sooner rather than later. Once you have it, you most likely won't be tempted by a scam.
- Understand how it's used. Scammers may try to confuse you about the purpose of a Real ID. Travelers will need to present it at airport checkpoints for all domestic flights, but you will still need a passport if you're traveling internationally.
- Don't click on links from unknown sources. This rule applies to any email or text that you didn't initiate, even if the message looks official.
- Watch for clues that something isn't right. Scammers have grown increasingly sophisticated, but there are still a number of signs to watch for to spot fraud. For example, a fake DMV email or website might have a .com extension rather than .gov.
- Don't expect a DMV to ask for your information online. To get a Real ID, you typically need to go in-person to a DMV office. They will have you present documents proving your age, identity, social security number, and address. DMVs will never ask you to provide this personal information by text or email.



## Quarterly Statistics

	February 2025	February 2024
Total Assets	\$168,302,757	\$162,125,619
Total Loans	\$124,155,500	\$131,610,511
Total Deposits	\$143,841,890	\$138,676,230
Total Reserves	\$23,617,450	\$22,843,049

## Do you have a beneficiary on your accounts?

Naming a beneficiary on your financial accounts ensures your money goes directly to the right person if something were to happen to you.

It helps avoid delays, legal issues, and family disputes. It will also allow your loved ones to access funds quickly without going through a long court process. This simple step gives you peace of mind and protects those you care about.

Stop by any of our seven locations with your beneficiary's name, social security number, address, phone number, and email address (if applicable), and we will fill out the paperwork to get them added.

## Travel Plans?

Did you know that you can put a travel alert on your debit card through our mobile app? Just click on cards, and Manage Travel Plans. You can add up to 15 states on your app. Make sure that your vacation is hassle-free by adding your travel information in the 1ST Gateway mobile app.



## TIDY UP HOW YOU MANAGE YOUR FINANCES

Online and mobile banking makes cleaning up your finances easy



Enroll in mobile banking



Manage your cards digitally



Make a new transfer

P.O. Box 110  
Camanche, IA 52730-0110

Camanche  
563-243-4121

Clinton  
563-243-0524

DeWitt  
563-659-5963

Fulton  
815-589-9053

Morrison  
815-772-2200

Sterling  
815-564-0367

Prophetstown  
815-537-2620



Federally Insured by NCUA



www.1stgateway.org