

FBI FRAUD ALERT

If you can answer **YES** to any of the following questions, you could be involved in **FRAUD** or about to be **SCAMMED!**

(Courtesy of the Federal Bureau of Investigation)

- ↳ Is the **CHECK** from an item you sold on the internet such as a car, boat, jewelry, etc?
- ↳ Is the amount of the **CHECK** for more than the item's selling price?
- ↳ Did you receive the **CHECK** via an overnight delivery service?
- ↳ Is the **CHECK** drawn on a business or individual account that is different from the person buying your item or product?
- ↳ Have you been informed that you were the winner of a **LOTTERY**, such as Canadian, Australian, El Gordo or El Mundo, that you did not enter.
- ↳ Have you been instructed to either **"WIRE"**, **"SEND"**, OR **"SHIP" MONEY** as soon as possible to a large US city or other country such as Canada, England or Nigeria?
- ↳ Are you receiving **PAY** or a **COMMISSION** for facilitating money transfers through your account?
- ↳ Did you respond to an email requesting you **CONFIRM, UPDATE OR PROVIDE** your account number?

IF YOU HAVE ANSWERED "YES" TO ANY OF THESE QUESTIONS - TELL BRANCH PERSONNEL IMMEDIATELY!!



Ensure Your Finances are Protected

Free Credit Reports

Under the Fair and Accurate Credit Transactions Act (FACTA), credit reporting bureaus must make complimentary credit reports available to consumers at their request once a year.

Checking your credit reports can give you a valuable snapshot of your credit history, detect and correct errors as well as spotting and stopping identity theft.

A recent amendment to the FACTA requires each of the nationwide consumer reporting companies - Equifax, Experian and TransUnion to provide you with a free copy of your credit report, at your request, once every twelve months. A good rule of thumb is to request one credit report per quarter - one from each reporting agency - to ensure your financial information is correct with all reporting agencies.

The three nationwide consumer reporting companies have set up one central web site, toll-free telephone number and mailing address through which you may order your free annual credit report.

- On the web annualcreditreport.com OR
- Call 877-322-8228 OR
- Complete the Annual Credit Report Request form and mail it to:

Annual Credit Report Request
PO Box 105281
Atlanta, GA 30348-5281

NOTE: Be aware of other credit report websites that may look or sound the same or make the same offers. If you have paid for what you thought was your free annual credit report, go to www.ftc.gov and click "For Consumers" on the menu.

The FTC would also like for consumers to forward any unsolicited emails the public may have received to spam@uce.gov.

Protect Yourself

Utilize Direct Deposit

If your employer offers it - why not take advantage of it? Depositing online has so many benefits:

- Safer than a paper check - cannot get misplaced or stolen.
- Time saver - don't have to run out on your lunch hour to cash your check.
- Generally, payroll deposits are available for withdrawal immediately
- The standing on line hassle is gone
- No deposit slips to remember and complete.
- IRS recommends utilizing direct deposit for tax refunds for the reasons listed above AND you can actually receive your refund up to three weeks earlier!
- Deposits can include your payroll check, retirement, pension, social security benefits, tax refunds and child support payments.

Utilize Online/Computer Based Tools

Utilize these tools regularly to verify activity passing through these accounts.

- Utilize online banking websites to download account activity and aide in balancing your accounts monthly.
- Utilize your financial institutions online bill payment service. Quick to set up and easy to maintain.
- Utilize your credit card's website to monitor card activity and purchases.



Current Scams Flourish

Fraud is prevalent across the globe. In the past, fraudsters would commit the fraud themselves. These days, they pray on unsuspecting citizens to exercise their fraud activities for them. An educated member is our best member.

Nigerian Scam

Primarily email related scheme whereby the author of the letter has inherited or acquired a large sum of money and they need assistance to obtain it. The account holder receives the funds in the form of an "official check" and sends the funds onto the author less the administrative fee for themselves. The 'official check' is returned counterfeit.

International Lottery Scam

The victim receives an unsolicited letter from an international lottery indicating that they have won the Canadian (or other foreign) lottery. Like the Nigerian Scam, the author requests a wire transfer for the taxes and fees to be sent. The winning check is counterfeit.

Overpayment Scams

Member has a legitimate item for sale on the internet. The buyer pays for the item with an overpayment. The buyer requests that the account holder send back the excess fees. The original check is returned as counterfeit.

Counterfeit Money Orders

Be leery of anyone requesting you purchase and ship them large ticket items in exchange for money orders. If you do receive a money order - insist on postal money orders that can be verified prior to cashing.



(Nigerian) Puppy Scam

Online photos and classified ads offering free or very inexpensive purebred puppies to the unsuspecting. Once contacted - victims are requested to send money for fees, health shots etc. in order to get the free puppy. The funds are sent but no puppy is ever received.

Vishing

Member receives a letter or an email directing them to call a specified number to update their account information. When the number is called, the message requests personal information such as passwords, account numbers and PINS which is captured by the fraudsters.

Jury Duty Scam

This scam is initiated primarily via telephone although there have been some instances of a letter being received. The victim is informed that they have failed to report for jury duty and a warrant has been issued for their arrest. In order to help clear up the confusion, the caller requests personal information and sometimes a credit card number for verification purposes.

Chat Room Scams

Very similar to the Nigerian Scam where online fraudsters befriend people via internet chat rooms and request assistance in acquiring money or products that they cannot obtain by any other hardship means.

Work from Home Schemes

Account holder answers an ad to process checks for a foreign business. The account holder is told to deposit all of the checks and forward the money via wire transfer aside from a portion which will be their salary. The checks are fraudulent and the fraudster has your money.

Means and Ways to Help Combat Fraud

Sound practices recommended by your credit union

- Be suspicious of anyone who solicits your assistance to "process" funds thru your account.
- If you haven't entered a lottery - then you haven't won. And if you do win, it won't cost you anything in advance.
- God does answer prayers - but usually not via email.
- Do not accept payment for sale of goods via classified or internet ads for more than the agreed upon price at the close of sale.
- Always keep your personal information such as name, address, and phone numbers updated with your financial institutions. This ensures we are able to get in touch with you should we suspect fraud.
- ALWAYS remember that we would never send you an email asking for your personal information. Call us directly if you should ever receive unsolicited requests for any agency pertaining to your credit union account.
- NEVER call a number received in a spam email and NEVER enter any private information if you do call. If you're not sure if the email is spam, call the number on the back of your credit/debit/check card or the number listed on your billing statements. If the email you received is legitimate, you will be directed accordingly.
- NEVER click on a link nor open attachments from unsolicited e-mails that are provided in an email you believe is fraudulent. If you wish to check your account online, use the web links provided by your financial institution NOT the link provided in the email.
- Do not be intimidated by an email or caller who suggests dire consequences if you don't give them your information. Do call your local office/branch to confirm any unsolicited phone calls you may have