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## Watch Out For Scammers Claiming To Be From Your Credit Union

Dear [--Merge1--],

Your phone rings and you see your credit union's name in the caller ID so you answer.

The caller says they're from the institution's member service department and that there is a problem with your account that needs immediate attention, but you get nervous when they start asking for personal things like your PIN or account password.

What should you do?

### WATCH OUT FOR CALLERS CLAIMING TO BE FROM YOUR FINANCIAL INSTITUTION



Hang up because it's probably a scam in which the caller is using caller ID 'spoofing,' where they use technology to disguise the number they are calling from and make it look like the name and number of your credit union.

This scam is designed to trick you into divulging important information that could be used to drain your account or be used to sell to crooks.

Here are some important things to know and do if this should happen to you:

- Financial institutions won't contact you out of the blue unless there is a major problem, and they won't ask for your account number, password or PIN. Don't give them out even if the caller threatens penalties.

- If you have even a small suspicion that the call is a scam, hang up. Look for the toll-free number on the back of your debit card or look up your branch's official phone number and

call it. Tell the member service representative who answers what happened and ask if there is really a problem with your account.

- The same thing can happen via email or text. If someone claiming to be your bank asks for personal information don't call any included number or click on any links.

**Knowing danger signs to look for and staying alert for phone or email scams can keep your money safe from crooks.**

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