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OF A WHOLE NEW ADVENTURE.

LET US BE YOUR TOUR GUIDE.

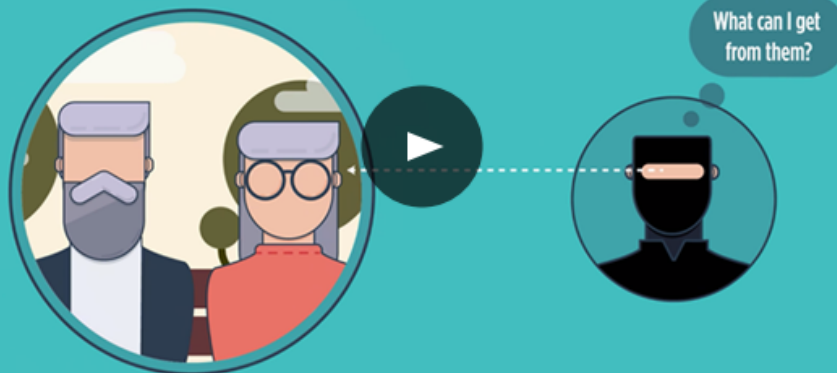
EXCLUSIVELY FOR OUR MEMBERS AGES 55 AND BETTER.

Secure Your Future: Understand Senior Scams

Scammers are always looking for new victims, and seniors are on their list.

These crooks use many ways to target your money or personal information. Here are some things to look for and some suggestions about what to do if you think you might be a victim.

PROTECT YOURSELF FROM ELDER FINANCIAL ABUSE



Don't rush into financial decisions. If you're unsure about anything, ask for an explanation or say you need more time to think about it. Don't feel pressured to make snap decisions.

Don't give out personal information such as account numbers, your Social Security number, or your debit or credit card numbers unless you're sure it's necessary.

Lock up or hide your checkbook, bank statements, cash or other important documents if other people will be in your home.

Don't panic if someone calls you and threatens to turn off your utilities or close your bank account unless you pay them money right away. Scammers will often do this and ask you to pay with a wire transfer or a gift card. If you're unsure, hang up and call us or your utility company at their official phone number and explain what happened.

Ask for references before hiring anyone, and don't give workers information about your accounts.

Pay with your Beach Municipal FCU credit or debit card if you have them. These methods give you more protection than cash or checks.

Talk to your Beach Municipal FCU representative, financial advisor, attorney, a trusted family member or friend if you have questions about financial issues.

Use [Virtual Branch Online Banking](#) and set up email or text alerts to monitor your accounts. If you're unsure how to do that, ask your Beach Municipal FCU representative for information about learning how to use them, or visit [The Current](#) for online tutorials.

Check your credit report at one of the three main credit bureaus for possible problems at least once a year. You can do it for free by starting at annualcreditreport.com.

If you think you might be an elder financial abuse victim, contact us and file a report with your local law enforcement agency and contact your local or state adult protective service agency to let them know what happened.

Being cautious can keep your money and information safe from crooks. Visit the [Fraud Awareness Center](#) to learn more.

Whether it's years down the road or you're already living your best life in retirement, our Endless Summer program is perfect for members ages 55 and better.

[Visit Endless Summer](#)

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As always, we thank you for your membership & the opportunity to serve you!



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