Beware of scams

If you receive an email phone message or text asking you to provide personal information about your account or cards do not provide the information.. A scammer that is impersonating a business will use the internet, phone and text to obtain your personal information. This fraud is called phishing.

Some obvious signs of phishing include emails, texts and pop-up messages that ask for your personal or financial information. Don't click on links within the emails or texts or reply to the messages.

Delete them immediately. **Legitimate businesses don't ask you to send sensitive information through unsecure channels.**

Steps to protect your information.

- Delete email and text messages that ask you to confirm or provide personal information, including credit card and bank account numbers, Social Security numbers, passwords or pin numbers.
- Ignore and delete emails that seem like they are from organizations you do business with and threaten to close or restrict your account access or take action if you don't provide personal information. If you ever have any questions, contact your financial institution directly.
- Never reply or click on links, or call phone numbers provided in the message. Many phishing messages direct you to sites that look real but whose purpose is to steal your information.
- Do not follow directions in suspicious emails. Some scammers ask you to call a phone number to update your account or access a "refund." A local area code does not guarantee the caller is local.
- If you're concerned about your account or need to reach an organization you do business with, call the number on your statements or on the back of your credit card.
- Update your contact information with the credit union
- The best defense is reviewing your account activity frequently.

If You've Been Tricked
If you suspect you have been tricked by a phishing email, phone or text, follow these steps:

1. File a report with the Federal Trade Commission at www.ftc.gov/complaint.
2. Visit the FTC's Identity Theft website. Victims of phishing could become victims of identity theft; there are steps you can take to minimize your risk.