



PREVENT WIRE/ACH FRAUD

Due to a substantial increase in scams and fraud, we may ask you about any wire/ACH you are requesting. Our goal is to protect you from financial loss.

MAKE SURE YOU ARE SENDING MONEY TO A TRUSTED SOURCE

- Do I personally know the individual/business I am sending money to?
- Am I working with a trusted, reputable site, person or business?
- Did I receive an unsolicited call, email or social media contact promising easy money?
- Was the request from a friend who I have not talked to in a long time?
- Did I apply for an online loan, or enter information on any websites recently? Many websites redirect you to coerce you into divulging information to someone you are not intending.

DON'T CRACK UNDER THE PRESSURE

- Was I instructed to not discuss the transaction with family, my financial or law enforcement?
- Was I instructed to give a different reason for sending the wire or ACH?
- Did someone I meet online, but never in person, ask me to send them money, or send it to another individual I don't know.
- Is the wire/ACH request related to news I received from a stranger that a family member or a friend is in danger, ill or in law enforcement's custody?
- Was I coerced or threatened into requesting/sending the wire/ACH?

DON'T SEND MONEY TO THOSE YOU DON'T KNOW

- Was I asked to send back a portion of the money, or send it to someone else?
- Was I told to purchase gift cards or prepaid cards and then instructed to provide the serial numbers listed on the back of the cards to someone via phone, text, email or social media?

IF IT SEEMS ODD, IT PROBABLY IS

- Was I asked to give my login credentials for CCU Online/Mobile to receive/send money?
- Was I directed to wire/ACH funds or send money?
- Was I directed not to wire/ACH money through my local financial institution but use a money services business, like Western Union or Money Gram?
- Is an individual or business (Amazon, PayPal, etc.) texting, calling or emailing that I do not know, and I did not initiate the contact with?