

DON'T FALL FOR FRAUD



ALL ABOUT SCAMS

Scammers are constantly finding new ways to trick people. They might target you online, over the phone, through the mail, or even in person. The goal is always the same: **to steal your money, personal information, or both.**

Knowing what to look for is your best defense. Below are some common scam types and how to avoid them.

COMMON TYPES OF SCAMS

Digital Deception:

The internet is a scammer's playground. Be wary of:

- *Phishing, Smishing and Spoofing:* Be wary of emails or texts pretending to be from legitimate companies (like your bank or a retailer) asking for your personal information. Never click on links in these messages – go directly to the company's website if you need to access your account.

Phone fakes: Scammers love the phone. Watch out for:

- *Impersonation Scams:* Callers pretending to be from the IRS, law enforcement, or tech support, demanding immediate payment or personal information. Real organizations rarely operate this way.

Wire Transfer Traps: Be extremely cautious about wire transfers:

- *Instant and Irreversible:* Once you send money via wire transfer, it's almost impossible to get it back. Scammers often use this method because it's difficult to trace. Never wire money to someone you don't know and trust.

SCAM ALERTS

Key Steps for Staying Safe

Be Skeptical: If something sounds too good to be true, it probably is.

Protect Your Information: Don't share personal information or passwords by phone, text or email. Think twice before clicking links.

Verify Identities: Don't trust callers, emails or texts claiming to be from official organizations. Contact them directly through known channels.

Don't Be Rushed: Scammers often use high-pressure tactics. Take your time to think things through before making any decisions.

Report Suspicious Activity: If you think you've encountered a scam, report it to the appropriate authorities (e.g., the Federal Trade Commission).

Staying informed and vigilant is the best way to protect yourself from scams.

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If you have questions about a communication or believe you may be a victim of fraud, Wright-Patt Credit Union® (WPCU®) is here to help you! Contact our **Member Help Center** directly at **(800) 762-0047**.

Get more tips to protect yourself from fraud at **WPCU.coop/StopFraud**