

DON'T FALL FOR FRAUD



MAIL FRAUD PREVENTION

Even in today's digital age, scammers are still using tried and true, low-tech methods to commit fraud and identity theft. Mail fraud occurs when a scammer uses the postal system to steal money, valuables, or personally identifying information from their victims. Understanding how to recognize the different types of mail fraud and warning signs will help you protect against it.

Top Tips to Prevent Mail Fraud

Follow these tips to protect against mail fraud

- **Keep your mail secure** by installing a locking mailbox.
- **Check your mail daily;** don't leave your mail unattended for days at a time.
- **Take note of any missing mail,** especially bills.
- **Instead of leaving checks in your mailbox** for pick-up, use Wright-Patt Credit Union's (WPCU) Online Bill Pay.
- **Monitor your financial accounts** for unusual activity and unauthorized charges.
- **Check your credit report annually** for signs of identity theft.
- **Shred confidential mail and old checks,** or use one of WPCU's free certified bins for safe disposal.
- **When going out of town,** place a hold on your mail at the post office until you return.
- **Be suspicious of package deliveries** that you didn't order – this could be an early sign of identity theft.
- **Before using a public mailbox,** check for signs of tampering. If you see any suspicious activity near a mailbox, report it to authorities.

SCAM ALERTS

What to watch for:

Data Breaches

Data breaches occur when consumers' personally identifiable information, such as their Social Security number, is either unintentionally released or stolen by cybercriminals. Companies large and small can be affected by data breaches. As tax filing season approaches, tax professionals are increasingly becoming targets of cybercriminals looking to steal taxpayers' data.

Tax-Return Identity Theft

Tax-return identity theft usually involves a stolen Social Security number, since the IRS and state tax agencies use these numbers to verify taxpayers' identities. Scammers will use stolen Social Security numbers to file a fraudulent tax return early in the tax season and then pocket the refund. To help prevent someone filing a tax return in your name, try to file taxes early in the season. If you find out someone has filed taxes in your name, file an Identity Theft Affidavit (IRS Form 14039) as soon as possible to alert the IRS.

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**.

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