

DON'T FALL FOR FRAUD



STUDENT AND YOUNG ADULT FRAUD

Young people are falling victim to fraud at an alarming rate, likely due to their inexperience, lack of attention to financial accounts and willingness to share personal information online. Follow these tips to avoid common scams targeting students and young adults.

Top Tips to Prevent Student and Young Adult Fraud

Protect against scams targeting students and young adults.

1. **Set your social media profiles to private** and only connect with users that you know personally.
2. **Avoid oversharing on social media.** Don't give out personal information that could be used to steal your identity, such as your address, Social Security number or phone number.
3. **Do not accept scholarships or job offers** that require an upfront payment. These offers are likely a scam.
4. **When shopping online, use secure,** reputable websites with good reviews.
5. **Monitor your financial accounts regularly** and report any unusual charges, which can be an early sign of identity theft.

SCAM ALERTS



Know the latest scams targeting students and young adults

"Instant Cash" Schemes

Get-rich-quick scams are invading social media and targeting unsuspecting young adults. Using ads on Snapchat, Instagram and other social media platforms, criminals lure victims to use their own financial accounts to launder money. In return for cashing a check/wire payment or handing over their debit card or account information, the victims are promised a portion of the funds. But in the end, the victims might not get any money, and they could even be held responsible for illegal activity.

Online shopping scams

Scammers have been known to create phony online stores offering brand name goods at unbelievably low prices. After paying for their order, the customer discovers that the products are knock-offs, or the purchased items are never shipped and delivered. When shopping online, always research companies before you place an order. Confirm that the company is verified, licensed to sell and has good reviews from real people. Only purchase from reputable, secure websites.

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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**