

Protect Yourself

from Fraud in College



Top Fraud Prevention Tips for College Students

College students are often the target of scammers trying to access their personal and financial information. Respect Your Money® and stay safe with these tips:

1. **Safeguard your information**, including your account and credit card numbers, Social Security number, address, birth date, login information and even your college ID.
2. **Be suspicious of any unexpected contact** via email, phone, text or social media asking for money or your personal information.
3. **Set your social media profiles to private** and only connect with users that you know personally.
4. **Do not accept scholarships or job offers that require an upfront payment.** Remember, if it sounds too good to be true, it probably is!
5. **Monitor your financial accounts closely** and report any unusual charges, which can be an early sign of identity theft.

Scam Alerts

Know the latest scams targeting college students.

“Instant Cash” Schemes

Criminals are using social media to lure college students into using their own financial accounts to move stolen money. Victims are told they’ll “get rich quick” in exchange for cashing a check/ wire payment or transferring money through a personal payment app. But in the end, the victims might not get any money and may even be held responsible for illegal activity.

Online shopping scams

Scammers are creating phony online stores offering brand name goods at unbelievably low prices. In reality, the products are knock-offs, or the purchased items are never shipped and delivered. When shopping online, confirm that the retailer is verified, licensed to sell and has good reviews from real people. Only purchase from reputable, secure websites.

For informational purposes only.

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Stay Ahead of the Scammers

If you have questions, want to learn more or believe you may be a victim of fraud, Wright-Patt Credit Union® (WPCU®) is here to help you! Call our Member Help Center at **(800) 762-0047** or visit WPCU.coop/StopFraud.