

Important Information for Community Choice Credit Union Cardholders!

Don't Get Hooked - Get SMART!

Every day, American consumers receive offers that just sound too good to be true. In the past, these offers came through the mail or by telephone, but now the con artists and swindlers have found another avenue to pitch their frauds...the Internet. The on-line scams know no national borders or boundaries; they respect no investigative jurisdictions. But, as with all scammers, they have one objective - to separate you from your money!

The following is a list of the most common frauds that the credit union sees on a daily basis. Be aware of these scams and save yourself from becoming a victim.

Important Information for CCCU Cardholders!

Heartland Payment Systems, Inc., one of the nation's largest debit/credit card processing companies, has recently discovered an internal security breach within its processing system. The type and amount of data that may have been placed at risk of compromise has been speculative, but it is known that it did NOT contain confidential merchant data or cardholder Social Security numbers, unencrypted personal identification numbers (PIN), addresses or telephone numbers; therefore making it highly unlikely it can be used for identity theft. Although CCCU VISA Card security processor will be closely monitoring all accounts, we do request that you monitor your debit and credit card statements and report any suspicious or unauthorized activity to the credit union. If you do discover fraud on your account, please be aware that you will not be held financially responsible for any unauthorized transactions that are timely reported.

Keeping Our Members Safe

We will NEVER send our members a text message from Community Choice Credit Union requesting credit card information - New Phishing Scam Sounds like Official

Telephone Call. Reminder - Do not give out your personal information, credit card information or banking information to anyone. A new twist on a phishing scam aims to obtain the three digit security code printed on the back of VISA® credit and debit cards. The phishers are trying to get enough information to make fraudulent card-not-present purchases (internet, telephone and mail in orders). A telephone call is placed to a legitimate cardholder and claims they are from VISA® and are calling regarding suspicious card activity. The caller provides details on an unusual transaction and asks the cardholder if this is a legitimate purchase. Of course, this is not a legitimate transaction, and the caller asks the cardholder to verify possession of the card by reading the three-digit security code from the back of the card. The fraudster will provide the cardholder with a control number in the event the cardholder has any question or needs to call back for any reason. Typically, they will not ask for the card number since they already have it, making the call seem legitimate.

A Representative from Community Choice Credit Union may contact you if we suspect fraudulent activity on your card. The call will come from 303-287-8025. The representative who contacts you will NEVER ask you to give them any information about your card, but they will verify any suspicious transactions. If any transaction is not authorized by you, your card will be immediately deactivated. If you are suspicious of any call you receive from Community Choice Credit Union or VISA®, DO NOT provide any information to the caller, hang up and call us directly at 303.287.8025 or 800-247-4222 to verify that the call was legitimate.

Text Message Scams!

Text message scams are being sent to both members and nonmembers. The texts are part of a phishing scam, where information seems to come from a legitimate organization, but a person is asked for personal financial information that the institutions should already have. Scammers normally attempt to contact potential victims through e-mail and phone calls, but the texts, which have grown in popularity over the last few years, have become more commonplace. The economic downturn could be part of the reason why scams are happening more than before. "These scammers know people are concerned about their personal finances and they prey on that fear," he said. "The last thing people need right now is trouble with their bank account or their credit cards. And they know people are more likely to respond during these times because they're already struggling." Please keep in mind the credit union will not send you an email or text message, nor will we ask for your information as we already have it.

Prizes and Sweepstake Fraud

- **Never pay to play.**
- **Don't believe that you have to give the company money for taxes on your prize.** It's up to you to declare your prize winnings when you file your income taxes.
- **Be cautious about emails for contests and sweepstakes.** Many unsolicited emails are fraudulent.
- **Be on guard for imposters.** Some con artists use company names that are identical or very similar to well-known, legitimate sweepstakes operators.
- **Be wary of offers to send you an 'advance' on your 'winnings.'** Some con artists use this ploy to build trust and get money from your bank. They send you a check for part of your 'winnings,' instructing you to deposit it and then wire payment to them for taxes, bonding, or some other phony purpose. After you wire the money, the check that you deposited finally bounces because it turned out to be a fake. Now the crooks have your payment, and you're left owing your bank the amount that you withdrew.
- **Be especially cautious about foreign sweepstakes companies.** Many fraudulent sweepstakes companies that target the U.S. are located in Canada or other countries, which makes it more difficult for law enforcement to pursue them.

Secret Shopper Scams

- **Legitimate secret shopper companies generally do not advertise for jobs** in a newspaper's classified section or through unsolicited emails.
- **Don't trust a 'money-back guarantee.'** If the ad was placed by a con artist, the guarantee will be worthless.
- **Never pay a fee to apply** or access secret shopping opportunities.
- **Be wary of companies located outside of the U.S.,** such as Canada.
- **NEVER accept a job that requires you to cash a check and wire money.** No legitimate mystery-shopper service would ever make you do this.
- **ALWAYS check with the Better Business Bureau** on any business offering this sort of employment.

Job/Work from Home Scams

The ad says you can make lots of money working from the comfort of your home. But if this were true, wouldn't everyone be working from home?

- **Know who you are dealing with.** The company may not be offering to employ you directly, only to sell you training and materials.
- **Be cautious about emails offering work-at-home opportunities.**
- **Don't pay a fee upfront for employment agencies.** Most legitimate employment agencies don't charge unless they actually succeed in getting you a job and often it's the employer who pays the fee.
- **Be wary of offers to send you an 'advance' on your 'pay.'** Some con artists use this ploy to build trust and get money from your bank. After they send you a check and you deposit it, they tell you that you were mistakenly paid the wrong amount or that you need to return a portion of the payment for some other reason. After you return the money, the check that you deposited bounces and you're left owing your bank the amount that you withdrew.

Even with knowledge at hand, the con artists change their tactics every day and if you happen to fall victim, please notify credit union personnel immediately. You can also help us combat check fraud by calling our staff to validate the existence of funds in a particular account. **However, that does not insure that the check is 'good.'** Whether a check is 'good' or 'bad' will not be known until it 'clears.'

Available funds are not cleared funds. 'Available' funds are funds your bank has made available to you against your deposit. This does not mean the check has 'cleared.' Checks have 'cleared' when the financial institution on which the check was written has surrendered funds to the financial institution where the funds were deposited. This process can take up to several weeks, and in some cases, longer.

If you are in doubt as to whether a check is real or fake, we would be happy to send it through the collection process for you to verify. This process can take longer, but it will save you from becoming a victim of a fraud. And please note: If you deposit an item without checking with us first and it is returned as counterfeit or otherwise, at any point in time, Community Choice Credit Union will debit your account and will look to you for payment.

REMEMBER...IF IT'S TOO GOOD TO BE TRUE, IT PROBABLY IS!