

# FMFCU's SECURITY NEWSLETTER



ALERTS | EDUCATION | PREVENTION

'TIS THE SEASON FOR

## HOLIDAY SCAMS

The holidays are a fun, hectic time. Unfortunately, scammers use this to their advantage. **Avoid becoming a fraud victim to keep your holiday season merry and bright.**

### 5 SCAMS

TO BE ON THE LOOKOUT FOR THIS HOLIDAY SEASON



#### CHARITY SCAMS

Lookout for:

- Lack of details on charity
- Requires alternate payment
- Pressure to give

Protect Yourself:

- Research for legitimacy
- Donate directly through website, not links
- If in doubt, don't donate



#### HOLIDAY JOB SCAMS

Lookout for:

- Jobs that don't require interviews
- Offers big pay for little work
- Training fees

Protect Yourself:

- Never pay to get a job or give into promises
- Never give personal information up front
- Always request an offer letter or written confirmation.



#### GIFT CARD SCAMS



#### ONLINE SHOPPING SCAMS



### Lookout for:

- Popular retailer gift cards at steep discounts
- PIN area scratched off prior to purchase
- Offers in social media ads or email links

### Protect Yourself:

- Buy directly from retailer
- Be cautious of discounted gift cards
- Examine for tampered gift card
- Keep record of receipt after using gift card online

### Lookout for:

- Too good to be true deals
- Same product showing on ads from different places
- Websites with no contact information
- Low-quality graphics or typos in ads

### Protect Yourself:

- Buy directly from retailer's official website
- Be cautious clicking into ads on social media
- Research unfamiliar companies

## SHIPPING NOTIFICATION SCAMS

### Lookout for:

- Delivery notifications of items never purchased
- Email or texts with links to reschedule deliveries
- Door tags regarding missed deliveries

### Protect Yourself:

- Call carrier to verify suspicious notifications
- Avoid clicking on links in emails or text messages
- Never give out personal information

## SAFEGUARD YOUR HOLIDAY SPENDING

As you make holiday purchases, it is important to keep financial accounts protected. **FREE Visa® alerts help identify and prevent fraudulent transactions on your FMFCU Debit Card.** Ensure you and only you are making these transactions.



**Enroll Today!**

### Visa® Purchase Alerts

Know where your money is going. Get alerts for transactions in near real-time by text or email.

#### Alerts include:

- Transaction from outside of U.S.
- Set purchase amount threshold is reached or exceeded
- Transaction made online or by phone
- Transaction declined

### Visa® Falcon Fraud Alerts

Receive alerts if fraud is suspected on your debit card.

- Texts to authorize or unauthorize transactions
- Option to receive call alerts
- Account can be blocked if fraud suspected
- Continual monitoring of card activity

**Stay up-to-date with  
the latest information in  
FMFCU's Security Center**

**More Info**



**FRANKLIN MINT  
FEDERAL CREDIT UNION**  
*The Credit Union of Choice!®*

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