

FMFCU's SECURITY NEWSLETTER



July 2025
Edition

DON'T GET HOOKED: STAY AHEAD OF THE LATEST PHISHING SCAMS



As fraud attacks continue to rise and cybercriminals get sneakier, we want to ensure members don't take the bait by providing information on the latest scams.

Artificial Intelligence (AI) Scams – More Convincing Than Ever

How it Works:

- Scammers use AI to generate realistic, convincing emails and messages
- Often mimic trusted sources or familiar contacts
- Goal is to get you to click a link or provide personal and financial information

Tip: Don't trust appearances. If a message seems off, trust your gut instead. Always verify using a trusted contact method-not the one in the message.

Phone Call & Text Scams – Who's Really on the Other Line?

How it Works:

- Scammers call or text pretending to be FMFCU or another trusted source
- They claim there's suspicious activity or a problem with your account
- You're asked to verify personal details, provide login credentials, or share a one-time passcode

Tip: If you receive a suspicious call or text claiming to be from FMFCU, don't respond or provide any information. Instead, contact FMFCU directly to confirm legitimacy.

QR Code Scams – Think Before You Scan

How it Works:

- Fraudsters place fake QR codes in public places or send them via email
- When scanned, the code may lead to a fake website designed to steal your login or personal information
- Some codes can even trigger malware downloads on your device

Tip: Only scan QR codes from sources you trust. Avoid codes in random flyers, public areas, or unfamiliar messages.

SPOT AND STOP PHISHING EMAILS: FIVE RED FLAGS



1. **Poor Grammar and Spelling** – mistakes are a big warning sign
2. **Urgent or Threatening Language** – pressure to act immediately
3. **Suspicious Links or Attachments** – hover over links to check the URL
4. **Mismatched Sender Information** – verify the sender's email address
5. **Requests for Sensitive Information** – anyone asking for passwords, financial, or personal information by email are scammers



**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!®

STAY CONNECTED:



[Open an Account](#) | [Apply for a Loan](#) | [Current Rates](#)
[Visit a Branch](#) | [Digital Banking](#)