

FMFCU's SECURITY NEWSLETTER



BEAT THE HEAT ... AND SCAMS THIS SUMMER!

Scams can happen any time of year, but the summer creates perfect opportunities for scammers to take advantage of those enjoying the season. Even while relaxing and having fun in the sun, it's important to stay alert.

FMFCU has identified top potential summer scams along with helpful tips to avoid them. We're here to help you stay on guard. Don't let scammers ruin your summer vibe!

STAY ALERT FOR THESE TOP SCAMS

Vacation Rental Scams ☀️

How it Works

- Fake listings on popular websites, using stolen photos and exaggerated descriptions
- Unrealistic discounts and claiming last-minute availability to create urgency
- Requests for payment through non-secure payment methods, such as wire transfers
- Uses high-pressure tactics to push for quick decisions
- Once paid, victim finds the property unavailable or non-existent

Travel Scams ☀️

How it Works

- Fake flight deals advertising incredibly low-priced deals
- Unsecured travel websites that look real but steal credit card information once booked
- Poses as legitimate travel agents, offering discounted packages or exclusive deals that do not exist
- Scammer sends fee or toll notices through email or text with threats of legal action if not paid immediately

Event Ticket Scams

How it Works

- Scammer creates fake event listings on third-party websites or social media
- Offers tickets at low prices or for sold-out events
- Counterfeit tickets appear legitimate, leaving victim unable to enter the event
- Once paid, scammer becomes unresponsive and victim cannot contact seller or get refund

Sweepstakes Scams

How it Works

- Scammer sends emails, texts, or calls claiming you've won a prize in a sweepstakes never entered
- Requests personal information to claim the prize
- Demands upfront fees or taxes to be paid through non-secure methods
- Uses high-pressure tactics to get you to act fast, only to not receive any prize

Online Shopping Scams

How it Works

- Scammer creates fake online stores or listings for low prices on popular items
- Listings go to unsecured websites that appear legitimate
- Uses "too-good-to-be-true" deals or "limited-time" offers to pressure into impulsive purchases
- Fabricated reviews and testimonials to seem trustworthy



5 Helpful Tips to Avoid Summer Scams

1. Always do research to verify legitimacy
2. Be skeptical of “too-good-to-be-true” deals
3. Never click on links in unexpected emails or text messages
4. Use secure payment methods or a credit card to be able to dispute
5. Trust your instincts and pause before acting



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