

# FMFCU's SECURITY NEWSLETTER



**The latest security insights, resources & best practices**

## START THE NEW YEAR SECURE



Thinking of New Year's resolutions? Add security to the top of your list. Stay educated! Check out our 2023 Newsletters to recognize new scams and learn best practices for avoiding financial and personal fraud.

## AVOID FRAUDULENT TEXTS AND PHONE CALLS

### Be aware of:

- Texts claiming to be from FMFCU or Zelle® indicating more information is needed about you or your accounts.
- Texts asking to reply to an unfamiliar charge to your debit card.
- Scammer calls acting as a "Fraud Department".
- The Caller ID displaying FMFCU or a retailer, as they can be spoofed.

### Avoid becoming the victim:

- Do not reply or respond to unexpected texts or phone calls.
- If you receive a call from FMFCU or a retailer and are unsure about it, immediately hang up and call back using the main telephone number listed on their respective corporate websites.
- Contact FMFCU immediately if you feel you've been scammed.

[Learn More](#)

## U.S. MAIL CHECK FRAUD IS ON THE RISE

With mail check fraud increasing, understand the risks involved if choosing to make payments through the mail.

### Latest Mail Fraud Tactics Being Used

- Snatching mail when red flag is up at your home

- Breaking into cluster-mailbox units
- Stealing universal mailbox keys
- Washing checks



## TIPS TO AVOID CHECK FRAUD

- Do not let mail sit and pile up in mailbox
  - Take mail into the post office
  - Sign up for mail notifications on USPS website
  - Monitor your financial accounts
- Alternatively**, make payments through FMFCU's Digital Banking using:
- [Bill Pay](#)
  - [External Transfers](#)
  - [Zelle®](#)

Learn more



- Avoid using the same passwords
- Set up two-factor authentication
- Change immediately if your account appears compromised

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

More Info



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