

FMFCU's SECURITY NEWSLETTER



ALERTS | EDUCATION | PREVENTION

STAY ALERT FOR SCAMS



The security of our members' personal information and financial accounts is a top priority at FMFCU. As reports of scams and fraud attempts continue to increase, we want to ensure all members stay educated and alert to avoid becoming a victim.

CHECK WASHING MAIL FRAUD CONTINUES



How the Scam Works

- Scammer obtains check from mailbox.
- An ink-dissolvable chemical is used to remove information.
- Scammer writes out check to own name for a large amount.
- Signature is forged on the back.
- Scammer deposits check and gets the money.

How to Avoid the Scam

- Go paperless - Use FMFCU's Online and Mobile Banking to [pay bills](#).
- Never leave checks in a mailbox overnight.
- Mail checks directly through a physical post office location.
- Use a black gel pen to make ink difficult to remove.

[Learn More](#)

ATM CARD-SKIMMING SCAMS ARE RISING

Skimming is an illegal activity where a scammer installs a device that secretly records card data when a card is inserted into an ATM machine. The stolen data is then encoded onto a blank card and used to get into the user's bank account.

Be on the Lookout

There are three different areas on an ATM that can lead to successful skimming fraud.

1. A **hidden camera** to record the PIN entered
2. A **skimmer device** that records card data
3. A **keypad overlay** that records actual key strokes

Protect Yourself

- Check the keypad. If the numbers are hard to press or feel thick, it might have a false keypad installed.
- Cover your hand when entering your PIN in case a hidden camera is installed.
- Check your accounts regularly for unusual activity.
- Sign up for [VISA Fraud Alerts](#).



[Learn More](#)

IDENTITY THEFT PREVENTION AND ACTION STEPS

FMFCU wants to ensure the identities of all members are protected. Read our tips below and download our all-new Identity Theft Packet if you've become a victim.

Prevent Identity Theft

- Do not share personal information.
- Protect PINs and passwords.
- Monitor financial accounts.
- Check statements carefully.

Suspect Identity Theft? Follow these 5 steps or download [FMFCU's Identity Theft Packet](#):

1. Call FMFCU fraud immediately upon knowledge.
2. Get a copy and review your Credit Report.
3. Place a Fraud Alert on your Credit Reports.
4. Report to the Federal Trade Commission (FTC).
5. File a report with local police or law enforcement.

[Learn More](#)

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the latest information in
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