

FMFCU's SECURITY NEWSLETTER



ALERTS | EDUCATION | PREVENTION

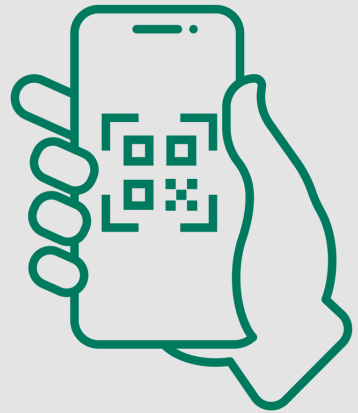
The security of our members' personal information and financial accounts is a top priority at FMFCU. As reports of scams and fraud attempts continue to increase, we want to ensure all members stay educated and alert to avoid becoming a victim.

THE MOST COMMON TYPES OF PHISHING

NEWEST SCAM: QUISHING (QR Codes)

How it Works

- Fake QR codes created by scammer
- When scanned, leads to spoofed website
- Website extracts personal or financial information
- Can download malware onto device
- Found in emails or locations such as parking meters and restaurants



Protect Yourself

- Be wary of any sense of urgency
- Verify with a QR code scanner app
- Look for signs of tampering

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EMAIL PHISHING

Lookout for Emails that:

- Have a generic greeting
- Invite to click on a link to update your payment details
- Claim your account is on hold because of a billing problem

- Are unexpected or unfamiliar



Protect Yourself

- Always hover over any links to check URL
- **THINK BEFORE YOU CLICK!**
- Check for red flags, such as grammatical errors

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SMISHING: SMS/Texts

How it Works

- Text message comes through posing as a recognizable company
- Persuades you to click a link or reply
- Scammer obtains financial or personal information

Protect Yourself

- Always validate suspicious texts
- Never click on a link or reply if you don't recognize
- Do not reply, not even the word "STOP"

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VISHING: Voice Phishing

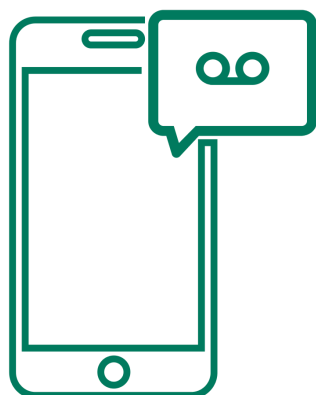
How it Works

- An automated message expressing urgency
- Pretends to be from a recognizable company
- Requests sensitive data such as SSN, bank information

Protect Yourself

- Do not share any personal information
- Send to voicemail if you do not recognize a number
- Hang up immediately if suspicious of a scam

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FOUR BEST PRACTICES TO AVOID PHISHING

1. **Protect your computer – Use security software**
2. **Protect your cell phone – Turn on automatic updates**
3. **Protect your accounts – Set up multi-factor authentication**
4. **Protect your data – Back up all important data**

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

More Info



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