SECURITY ALERT REGARDING RECENT SCAMS:

FMFCU is aware of fraudsters calling members and posing as FMFCU representatives. Please DO NOT give out debit card numbers, PINs, SAC codes, account numbers, passwords, SSN, or digital banking credentials to anyone.

JUNE IS ELDER ABUSE AWARENESS MONTH

The security of our members' personal information and financial accounts is a top priority at FMFCU. During the month of June, our goal is to educate members on financial elder abuse, how to recognize the signs and protect yourself and loved ones.

SIGNS OF FINANCIAL ELDER ABUSE

Financial elder abuse occurs in many forms, but the most common and fastest-growing is financial exploitation. Financial exploitation involves illegal or improper use of funds, properties or assets. Research even shows that a family member is likely to steal twice as much money as a stranger. As loved ones age and become more vulnerable, they are prime targets of this fraud.

Stay Alert for Elder Financial Exploitation Warning Signs
Sudden non-sufficient fund activity
Abrupt changes in elder’s will or other financial documents
Large withdrawals or transfers
Forgeries on legal documents or checks

- Unexplained banking activity
- Missing bank statements
- Unusual spending habits
- Unpaid bills
- Cognitive decline or loss of financial acumen

### COMMON ELDERLY-TARGETED FINANCIAL SCAMS

#### Tech Support Scams
- Pop-up messages on computer or phone about a problem
- Fake emails with an invoice of something never paid for
- *Never give remote access to your device or pay fees*
- *Never click on any links or unexpected messages*

#### Romance Scams
- Declares love quickly, before meeting
- Personality appears too good to be true
- *Be wary of romantic interests asking to send money*
- *Pay attention for inconsistent stories*

#### Lottery and Sweepstakes Scams
- Call or text claiming you are a winner
- In order to claim prize, must pay taxes or a fee
- Creates a sense of pressure to take action
- *Verify legitimacy by contacting organization directly*

#### Relative Emergency Scams
- Caller pretends to be a grandchild or relative
- Claims in an emergency and needs money ASAP
- Asks for payment through untraceable methods, such as gift cards
- *If call is unexpected, hang up and contact family directly to verify*

### PROTECT YOURSELF OR LOVED ONE

**Follow these tips to avoid becoming a victim**
- Do not give into pressure or demands, even from family
- Staying informed – knowledge gives you the power over scams
- Contact FMFCU if you see any unusual financial activity
- Trust your instincts

**Protect your loved ones**
- Keep open communication about finances
- Encourage loved one to designate someone they trust to help with financial decisions
- Offer to help monitor bank accounts and credit reports for unusual activity
- Stay vigilant and informed of scams in news
Stay up-to-date with the latest information in FMFCU’s Security Center

More Info

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Security Key: ######-####-####-####-############