

* **SCAM:** Social Networks

- * Members should be wary of clicking any links in emails or accessing social networking sites for holiday themes such as Halloween upon us. Holiday scams contain links that redirect members to an indirect site registered by the fraudster.

* **PREVENTION:**

- * Members should close their browsers if they see a link to download or install an application.

* **SCAM:** Call Forwarding

- * Fraudster is call forwarding your members' land line or cell phone number to another telephone. In most cases, it's a prepaid cell phone.

* **PREVENTION:**

- * Members should place a password on their telephone numbers to prevent them from being call forwarded.

* **SCAM:** Voice Vishing

- * This scam attempts to trick members into providing personal and financial information over the phone. Most vishing scams begin with an email or text message asking your member to call a toll-free number. When members call the number, they are led through a series of voice prompted menus that ask for key financial information such as a card or member account and the PIN.

- * **PREVENTION:** Members should not call the telephone number. Rather, they should report this to the credit union and telecommunications carrier immediately. This number needs to be shut down to help prevent others from responding to the attack.

***SCAM:** Spoofing Caller ID

- * Members receive a call from either a live person or a recorded message with a spoofed caller ID. The caller ID may list a legitimate looking telephone number. Fraudsters have spoofed caller ID systems or assign any area code to a phone number so it appears to be an 800 number or a local number.

***PREVENTION:**

- * Members should never provide any personal or financial information to the caller. Always hang up and contact the credit union to report this activity. Your credit union will not request personal or financial information from you via a telephone call.

Email, text message and phone calling are various forms of phishing. Fraudsters are asking for other types of information beyond card information to steal money from members. Please call the credit union at 318-397-4243 if you have additional questions.