



FRAUD ALERT

DATE: April 2009
SUBJ: Text Message Scam

The purpose of this fraud alert is to inform you of a scam that involves unsolicited text messages sent to cell phones. The message appears to be coming from NCUA and urges the recipient to call a number to access a New Credit Union message alert and then solicits individual account information and pin numbers. NCUA does not ask credit unions members for personal information.

The actual text message is as follows:

FWD: Fwd: From: 3579 Msg: 18052336967@ncua.gov / Notification / You have a new Credit Union message alert . Call now free : 1-805-233-6967 to hear it.

Premier Federal Credit Union has verified that this phone number has been disconnected, however, the call back number may be different on future text messages.

Cell phone users should be wary of unsolicited text messages. Such messages should be deleted and all deleted text messages should be removed, if possible, as the perpetrators have been known to use Spyware* in conjunction with their text message solicitation.

Such a scam could be used to obtain personally identifiable information and credit union account access information, for those who access their accounts using their cell phones.

If you believe you have been a victim of Identity Theft, please contact our Member Services Department at 800.873.2929.

Premier Federal Credit Union

*Spyware is software installed on your computer or cell phone without your consent and it monitors or controls your use of the device. It may be used in your cell phone for such things as monitoring your Internet surfing, activating your speaker phone as a listening device, taking pictures with your phone camera, copying your contacts, or recording your keystrokes, which, in turn, could lead to identity theft.

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