



# Fraud Awareness

PROTECT YOURSELF FROM SCAMMERS

**TLC** **Community  
Credit Union**  
Community Owned. *Always!*

# Presenters

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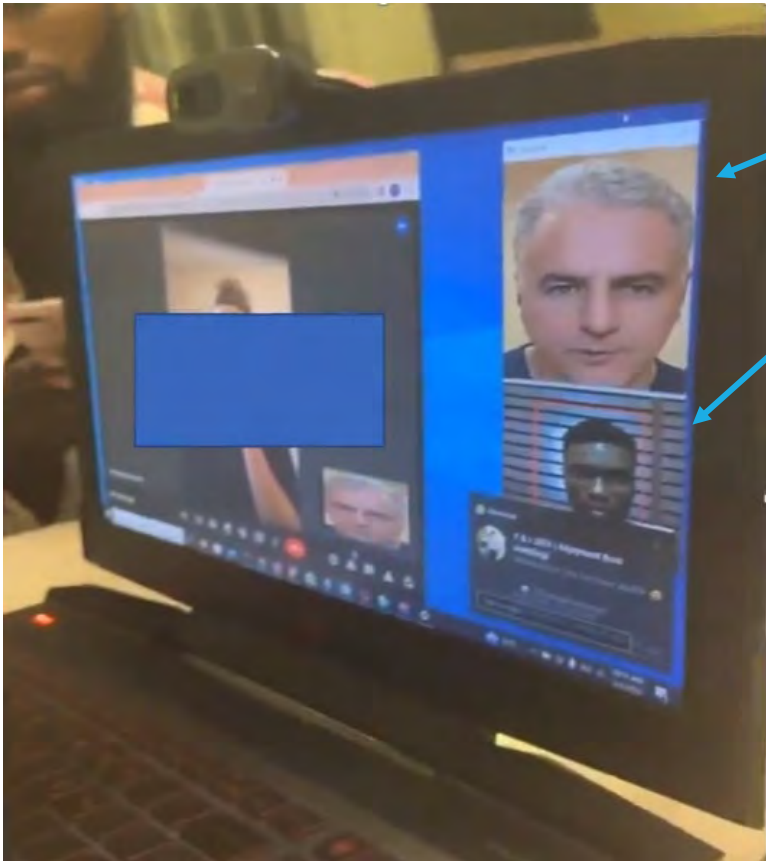
# Current Scams in our area!

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- AI (Artificial Intelligence) / Romance Scams
- Phone Related Scams
  - Robo Calls, Texts, Impersonators, Phone Number Spoofing, Password Bots
- Zelle
- Cryptocurrency ATMs
- Gift Card Scams
- Online Shopping Scams

# AI (Artificial Intelligence) / Romance Scams

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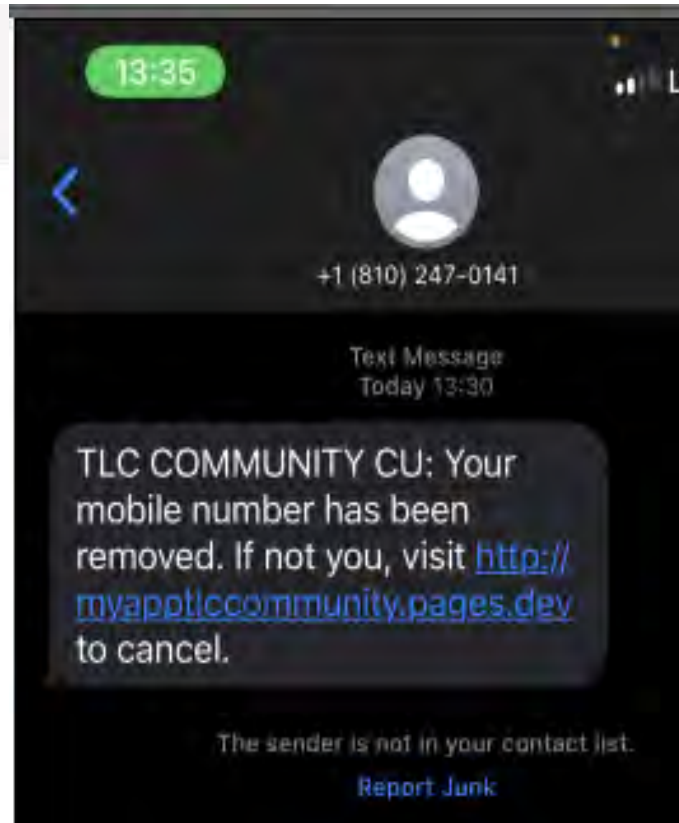
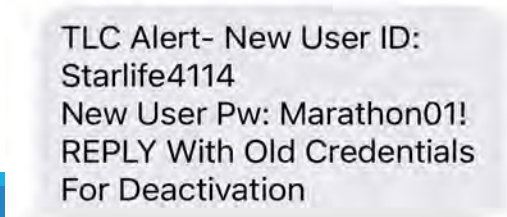
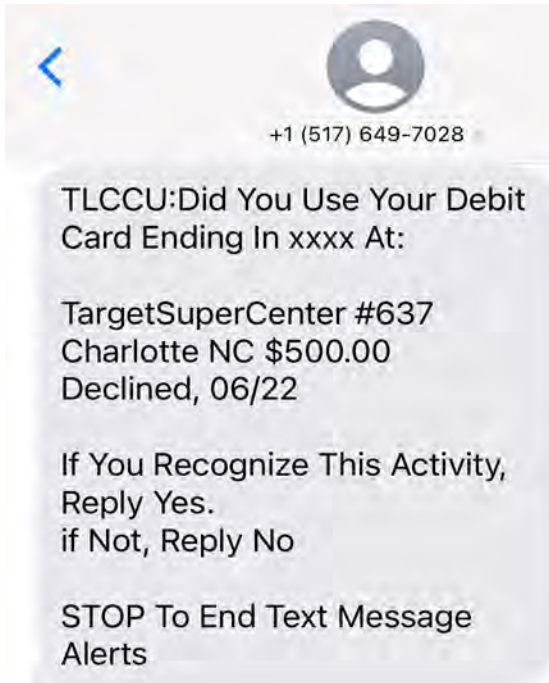


- Involve more than one scammer
- The face the victim sees on her device is not the true face of who she is talking to.
- Facial filter and voice filter is being used to disguise the true identity of the fraudster.

Watch the video online at:

<https://bit.ly/3tt6RcO>

# Phone Related Scams – Text Messaging



## Things to notice:

- Phone number the message is being sent from
- Spelling, capitalization, spacing issue
- Asking for old credentials
- Website to visit does not look like the TLC website: [www.tlccu.org](http://www.tlccu.org)

# Things to remember:

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- TLC will never call or text you to ask you for your:
  - Social Security Number
  - Log in information, including your username or password
  - Security passcode
  - Or any other private information

If you are asked for any of the above, hang up and call us directly to inquire about your account.

# Recognize Risk

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How  
available is  
your critical  
data?

- Public Data
- Social Media or Online Presence
- Open Credit
- Involvement in Breaches

**AWARENESS AND CAUTION WILL  
REDUCE YOUR EXPOSURE.**



# Clues & Responses

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## Ask

Did you originate the contact?  
Is it too good to be true?  
Does the offer/information request make sense or is it logical?  
Is there a threat/scare tactic being used?

## Contact

Contact your financial institution or local law enforcement if you are unsure of the request or offer. We are here to help!

## TRUST

**TRUST YOUR  
INSTINCTS!**



# Social Engineering & Personal Contact Information

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- Past addresses
- Financial account numbers
- Children's names
- Family background
- Pet's names
- Schools attended
- Special interests
- Special Dates (Birthdays, Anniversaries etc.)



# “Gold Mine”

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- Social Security Cards
- Old Medicare Cards
- Birth Certificates
- Passports
- Permits to carry concealed weapon
- Any identification cards that may contain SSN or other personal information
- Credit Card Statements
- Tax Returns

# How to protect your identity

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Be vigilant in securing your personal information.

6 types of Personal Information:

1. Name
2. Address
3. Social Security Number
4. Telephone Number
5. Mother's Maiden Name
6. Employment Information



# Fraud Alerts & Credit Freezes



Resource	Phone Number	Website
Experian	888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	888-909-8872	<a href="http://www.transunion.com">www.transunion.com</a>
Equifax	800-685-1111	<a href="http://www.Equifax.com">www.Equifax.com</a>
Federal Trade Commission	877-438-4338	<a href="http://www.IdentityTheft.gov">www.IdentityTheft.gov</a>

# Check Fraud: Fake check Scams



## Mystery Shopping

- Scammers pretend to hire you as a mystery shopper to evaluate a retailer that sells gift cards, money orders or wire transfers.

## Personal Assistants

- You apply for a job online and think you're getting hired as a personal assistant. You get a check and are told to use the money to buy gift cards and send the PIN numbers to your "boss."

## Car wrap decals

- You respond to an offer for car wrap advertising. The company tells you to deposit a check and then send money to decal installers. But it's a scam, the installers aren't real, and now your money is gone.

## Claiming Prizes

- A sweepstakes says you've won and gives you a check. They tell you to send them money to cover taxes, shipping and handling charges, or processing fees.

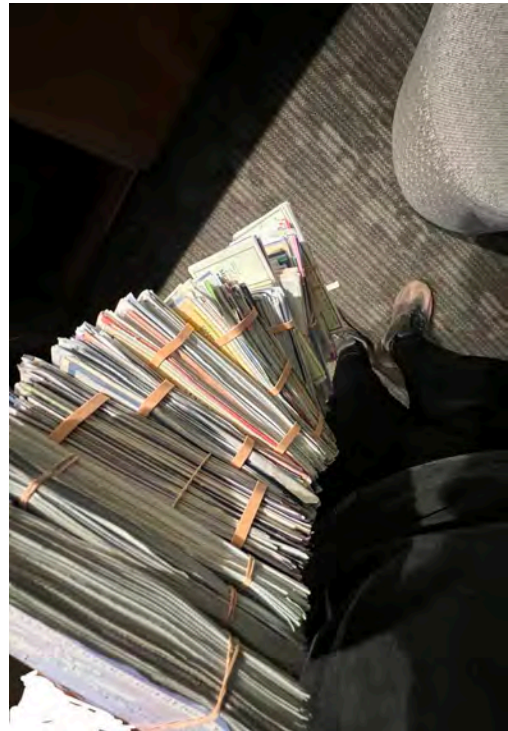
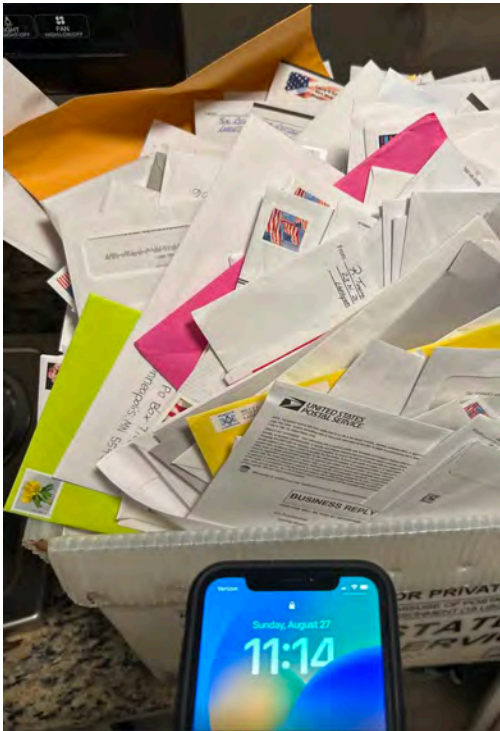
## Overpayments

- People buying something from you online, "accidentally" send a check for too much, and ask you to refund the balance.

<https://consumer.ftc.gov/articles/how-spot-avoid-report-fake-check-scams#Types>

# Check Fraud: Mailing Checks

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Banks issued roughly 680,000 reports of check fraud to the Financial Crimes Enforcement Network, also known as FinCEN, last year. That's up from 350,000 reports in 2021. Meanwhile, the U.S. Postal Inspection Service reported roughly 300,000 complaints of mail theft in 2021, more than double the prior year's total.

<https://fortune.com/2023/06/13/check-fraud-rampant-postal-officials-warning-americans-avoid-mailing-checks/>

# Check Fraud: Mailing Checks



Scammer are selling mailbox keys and postal worker uniforms online that allow them to open locked mailboxes.



# Check Fraud: Washing

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Most common type of check fraud is known as washing. Where they use various methods to change the payee's name and the amount. They are also using stolen checks to obtain account information to print legitimate looking checks.





# Additional Resources

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- Identity Theft:
  - [www.IdentityTheft.gov](http://www.IdentityTheft.gov)
- Fraud Alerts & Credit Freezes:
  - [www.Experian.com/help](http://www.Experian.com/help)
  - [www.transunion.com/credit-help](http://www.transunion.com/credit-help)
  - [www.Equifax.com/personal/credit-report-services](http://www.Equifax.com/personal/credit-report-services)
  - [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
- Check Fraud:
  - <https://consumer.ftc.gov/articles/how-spot-avoid-report-fake-check-scams#Types>
- Online Privacy & Security:
  - <https://consumer.ftc.gov/identity-theft-and-online-security/online-privacy-and-security>
  - <https://www.lastpass.com/>
  - <https://www.donotcall.gov/>
- [www.tlccu.org/your-life/spend-and-save/learning-center](http://www.tlccu.org/your-life/spend-and-save/learning-center)

