



Tips to Avoid Coronavirus Scams & Protect Your Money

Just as you are taking precautions to protect yourself and your family from COVID-19, you should also be taking action to safeguard your money. Unfortunately, banks and credit unions are reporting a dramatic increase in fraud as this pandemic has created fertile soil for fraudsters. Many of these scams are playing on people's fears and are targeting all groups not just the most vulnerable ones. Below are a few of the top current threats and what you can do to protect yourself.

- **Provider scams:** Scammers impersonate doctors and hospital staff and contact victims claiming to have treated a relative or friend for COVID-19 and demand payment for treatment.
- **Stimulus check scams:** The government will not ask for a fee for you to receive stimulus funds, nor will they ask for your personal or account information.
- **Charity scams:** Fraudsters seek donations for illegitimate or fake organizations.
- **Phishing and supply scams:** Scammers impersonate health organizations to gather personal and financial information or sell fake test kits, supplies, vaccines or cures for COVID-19.
- **Credit Union/Bank scams:** Scammers impersonate credit union/bank employees and falsely claim that the institution is limiting access to deposits or that there are security issues with the deposits.
- **Malware** delivered through "virus-tracking apps" or sensationalized news reports.
- **Investment scams:** Fraudsters claiming that products or services of publicly traded companies can prevent, detect, or cure COVID-19 and seek an investment in the company.

10 ways to protect yourself from becoming a victim.

1. **The safest place for your money is in the Credit Union**—it's physically secure and your funds are federally insured. We leverage industry leading technology and best practices to keep your money and your personal and financial information secure.
2. **Phishing scams** use fraudulent emails, texts, phone calls and websites to trick users into disclosing private information. Do not click on unfamiliar links, attachments or pop-up screens. NEVER give your password, account number or PIN to anyone
3. **Ignore offers for a vaccine, cure or treatment.** If there is a medical breakthrough, it wouldn't be reported through unsolicited emails or online ads.
4. **Rely on official sources for the most up-to-date information on COVID-19.** Visit the Centers for Disease Control and Prevention, World Health Organization and your state's health department websites to keep track of the latest developments.
5. **Be wary** of any business, charity or individual requesting COVID-19-related payments or donations in cash, by wire transfer, gift card or through the mail.
6. **Keep your computers/mobile devices up to date.** Having the latest security software, web browser, and operating system are the best defenses against viruses, malware and other online threats.
7. **Recognize and avoid bogus website links.** Cybercriminals embed malicious links to download malware onto devices or route users to bogus websites. Hover over suspicious links to view the actual URL that you are being routed to.
8. **Change your security settings to enable multi-factor authentication.** Multi-Factor Authentication (MFA) is a second step to verify who you are, like a text message with a code.
9. **You should be suspicious of any new company** claiming the ability to prevent, detect or cure coronavirus before making any investments.
10. **See something, say something.** Visit the FBI's Internet Crime Complaint Center at [ic3.gov](https://www.ic3.gov) to report scams. Stay up-to-date on the latest scams at the FTC's Coronavirus page: [ftc.gov/coronavirus](https://www.ftc.gov/coronavirus).

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