

SIGNS OF A SCAM



IMPERSONATION OF SOMEONE OR A COMPANY YOU KNOW

Fraudsters pretend to be from a government organization like the Social Security Administration, the IRS, Medicare, or businesses like your utility provider, a tech company, or a charity.



CLAIMS OF A PROBLEM OR PRIZE

Be cautious of messages that say you're in trouble with the government, you owe money, there's a family emergency, or your device has a virus. Scammers also ask you to verify information to fix a problem with your account. Others lie and say you won a prize, but you must pay a fee to get it.



PRESSURE TO ACT IMMEDIATELY

Fraudsters want you to act before you have time to think. They may threaten legal action or claim your device is corrupt.



REQUESTS TO PAY IN A CERTAIN WAY

Be suspicious of messages that insist you pay with cryptocurrencies, gift cards, cashier's checks, or money wires. Some fraudsters send false checks, then ask you to deposit them and send the money.

The KTVAECU® Promise

Never share your online banking username, password, account reset codes, or PIN with anyone. KTVAECU will never contact you to ask for your username or password, account reset codes, PIN, debit/credit card numbers, social security, or account information.

We may need to contact you about your accounts at times. When we do, we may ask questions to validate your identity, but **we will not ask you for complete account numbers, card numbers, or online credentials.**



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