

customer support interactions — like sending an unsolicited email or text message claiming that your account has been blocked, or some other error.

Here are some common red flags to watch out for, and how you should react to them:

Unverified Payment Requests

Legitimate organizations will NEVER solicit sensitive information or payments through unverified channels, so be skeptical of unsolicited links—especially if they demand money. Always double-check the source before sending payments.

Subtle Inconsistencies

Whether it's a cloned voice, a deepfake video, or a chatbot, look for anomalies—like unnatural language, odd behaviors, or anything that just feels "off."

Urgent Demands

Pressure tactics are a big red flag, so take a moment to confirm a request before sending money. Consider asking a friend or trusted family member for help.

OTHER COMMON SCAMS TO WATCH OUT FOR

TECH SUPPORT SCAMS

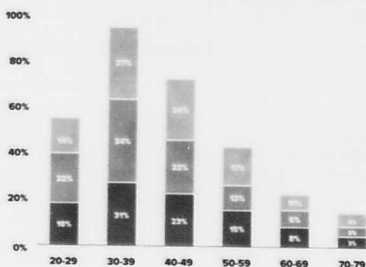
Never call a number or click on a link from an unexpected pop-up claiming there's an issue with your device. Odds are, it's malware trying to lure you into a scam.

Legitimate companies won't contact you out of the blue for tech support. They also won't pressure you to use payment methods that are hard to reverse, like wire transfers, gift cards, prepaid cards, or cash reload cards. Another major warning sign is when a request is made to gain remote access to your computer.

THREE COMMON ID THEFT TYPES BY AGE GROUP

■ Credit Card Fraud
■ Loan or Lease Fraud
■ Bank Fraud

SOURCE: FBI, 2019
FRAUD REPORTS



NEVER SHARE YOUR USERNAME, PASSWORDS, OR PINS.

Legitimate organizations—like UCCU—will never ask for them.

If you genuinely suspect an issue with your device, contact tech support from an official source.

FAKE PRIZE SCAMS

"You've won a prize!" Scammers know that excitement over winning a prize can be enough to cloud anyone's judgment. A big red flag to watch out for is being asked to prepay taxes, fees, or processing before awarding you the prize.

A legitimate prize promotion will not charge you money or request sensitive personal/financial data. If you really did win a major prize, they'll have clear processes to validate you as the winner without charging you fees first.

VISIT UCCU.COM/FRAUDSMART

A free resource created to help keep your entire family educated and informed about current online frauds and scams, as well as what to do if you should fall victim.



Learn more by visiting
uccu.com/FraudSmart

Stay vigilant, stay informed, and together we can combat online fraud in the age of AI.

