



*“Building lifelong relationships...
one member at a time.”*

May 27, 2021

Dear Valued Member,

Together, we have been through a lot over the past year. Now the warm weather has returned, spring is in full bloom, and more vaccines are being administered. As the CDC begins to ease some of the pandemic related restrictions, many of us will begin to enjoy social functions we have missed over the past year or start a home improvement project we delayed. With each passing day, we have a lot to look forward to.

As we begin to move through our communities and get back to normal things, we must be ever conscious of the threat to our financial health posed by individuals seeking to take advantage of us.





Scammers remain a threat to your financial health and Members Choice would like to highlight two recent scams that have affected members of our community.

1. **Tech Support Scam**-This scam typically begins with a pop-up warning on your home computer, alerting you that a threat has been detected. The alert may even contain the logo or image of a reputable company. The pop-up may also include a phone number you can call for assistance. When you call the number, a person, identifying themselves as Tech Support, may ask for remote access to your computer to run a diagnostic test. After the diagnostic is completed, the person will ask you to pay them to fix the problem, which often does not even exist on your computer. Once the payment is made, the money is gone.
2. **Social Media Scam**-This scam typically begins through an interaction with someone you meet on a social media platform. The individual presents themselves as someone you can trust with similar interests. Then, this person sends you a check for \$1,000.00, typically from an account they have no association with, and asks you to deposit the check into your account. Then, they instruct you to send a portion of the funds back to them, typically via a cash app or gift card, and allow you to keep the rest. By the time the check bounces, you have already sent the money to the scammer and are now responsible for the loss.

These methods are effectively used by scammers to steal money from members of our communities. The scammers are cunning and will use deceit to prey on your trusting nature. To protect yourself from these scammers, Members Choice would like to provide the following guidance:

1. Do not respond to any pop-ups that appear on your computer.
2. Do not click on any links and do not call any phone numbers that appear in a pop-up.
3. Do not allow any unknown third-party access to your computer.
4. If you believe you have a virus on your computer, contact only known and trusted companies.
5. Be cautious with people you meet online- they may not be who they say they are.
6. Do not accept checks from people you meet online- especially if you were instructed to send a portion of the funds back to the person via a cash app, funds transfer, gift card or other.
7. Do not give personal or banking information to people you meet online.



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As we continue to emerge from the effects of the pandemic, the Credit Union stands ready to assist you with any financial need you may have. Whether it be providing you with the tools you need to protect your financial health, helping you with a home improvement project, or buying a new car, the Credit Union has the solution to help you navigate your financial future.

Remember to visit us at mcfcu.org and review our **Fraud and Security** page to learn more about how to protect yourself from fraud.





Please feel free to contact a Member Services Representative who will be happy to assist you with any of your financial needs.

Thank you for being an important part of Members Choice!

A handwritten signature in dark red ink that reads 'Elba L. Arenas'.

Elba Arenas
Chief Member Experience Officer



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