



11/21/2022

Dear Valued Member,

As we rapidly approach the end of 2022, many of us are busily preparing our holiday plans and getting ready for all the fun and excitement in store. Now is the time of year filled with family gatherings and ample delicious foods, matched only by the abundance of shopping we tend to incorporate into our holiday schedules.

To accommodate the hustle and bustle of the season, record numbers of consumers utilize online shopping opportunities, which offer a fast and convenient way for you to find that special gift for a loved one. However, for all the speed and accessibility online shopping provides, it does not come without risk. Every year, thousands of consumers find themselves the target of cybercriminals who are looking for any opportunity to take advantage of you.

To help keep you and your families safe this holiday season, MC Federal Credit Union would like to share some best practices to keep you from falling victim to cybercriminals:

1. Do not respond to, or interact with, unsolicited communications
 - It is not difficult for a cybercriminal to create a communication that appears legitimate
 - Always communicate with companies through publicly available contact points, or directly through your account (if you have one)
2. Beware of phony websites
 - Cybercriminals can easily create a website that appears legitimate
 - Links on the phony site may compromise your private information or install malware on your device
3. Beware of fake shipping notifications
 - The notification may state, “there is a problem with your recent order”
 - Always review order information on your account or contact the company directly
4. Don't store payment information (debit/credit cards) on websites
 - Retailers may not have strong security systems in place to protect your information
5. Use a Credit Card for online shopping
 - A Credit Card is not linked to your checking account; therefore, you can manage the impact to your daily budget if your card number is compromised
 - If you do not have a Credit Card, consider a Prepaid Card offered by the Credit Union
6. Beware of anyone demanding payment through gift cards
 - Cybercriminals may pose as a representative from a company or government agency
 - The cybercriminal may ask you to settle a debt by purchasing gift cards and transferring the card number, via email or text, to the criminal
 - **No reputable company or government agency will ever require payment through gift cards!**
7. If it appears too good to be true, it probably is
 - Avoid the subscription trap. Dishonest retailers may offer a service or product at a reduced price; however, they sneak other costs and charges into the fine print that occur later
 - Always read the fine print to understand exactly what you are agreeing to

If you receive a suspicious communication, **never click on any links or call any numbers provided in the text or email**, and never hesitate to contact a Member Services Representative when something does not feel right.

MC Federal Credit Union has helpful information about how to protect you and your families on our **Fraud and Security** page at mcfcu.org.

Thank you for being an important part of our community, and on behalf of all of us at MC Federal Credit Union, we wish you and your families a happy and healthy holiday season!

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