

# ATTENTION MEMBERS:

Muskogee Federal Credit Union will NEVER call you and ask for your personal information over the phone or by text message. If someone calls you, do NOT give them the information. Instead, hang up. If you have already given out personal information over the phone, call our **Member Services department at 918.683.3460**, and report it so that we make the necessary steps to protect you against fraud.

**Here is a list of top fraud trends members are currently reporting. Please take a look so that you can be aware and protect yourself from fraud and scams.**

1. **Consumer Scams** – Love scams, loved ones in jail, and problems with your computer are just a few ways fraudsters are scamming innocent consumers.
2. **Elder Exploitation** – Fraudsters will misuse or take the assets, checks, and debit/credit cards of vulnerable older adults for their own benefit.
3. **Business Email Compromise** – Fraudsters create an email address appearing to be from a company executive, employee, or even vendor to ultimately steal funds. They may ask you to move money or update payment information.
4. **Call Center Impersonation** – Fraudsters will call into call centers to find out what authentication questions are asked, then prepare answers with stolen information to gain access to accounts.
5. **Power of Attorney** – This may occur when multiple family members acquire power of attorney documentation/rights and then attempt to take control of monies they are not legally entitled to control.
6. **New Account Fraud** – Fraudsters set up new accounts without proper documentation and then use person-to-person transactions to illegally funnel money to and through the account.
7. **Debit/check Fraud** – Fraudulent cards and checks are used to scam innocent people through the withdrawal of funds from random accounts.
8. **Ransomware** – Malicious software is used to block access to companies' systems and information. Fraudsters will claim they will release the information if a sum of money is paid.
9. **Synthetic Identity Fraud** – Fraudsters combine fictitious and real information to create a new identity, open lines of credit, and spend large sums of money. As artificial intelligence becomes more popular, it is another tool fraudsters can use to create these new identities.

If you have been a victim of any type of fraud, please call and report it, and learn the steps needed to safely secure your personal information and accounts.