



Dear Member,

Financial scams that attempt to solicit funds from unsuspecting victims are becoming all too common. This section of our website is designed to keep you, the member, informed of financial and identity thefts scams as they become apparent.

### **Recent Telephone Financial Scam Attempts**

Customers of financial institutions are sometimes targets of fraudulent attempts conducted via telephone, automated messages, or text messages, asking them to provide sensitive financial information such as a full debit or credit card number, an ATM PIN, bank account numbers, etc. While these calls may appear to be a genuine message from the customer's financial institution, they are actually being sent from a fraudulent source, recent scams include:

- An Eagle River Credit Union Member was contacted by a caller representing himself as an employee of Eagle River Credit Union and asked for the Member by name. When the Member attempted to validate/authenticate the caller's ID, the caller hung up, **this was not** a legitimate call from the Credit Union.
- A Credit Union member in another province was recently contacted via telephone at his/her work. In this scam, the caller represents himself as an employee of the Credit Union and asks for the victim by name. The caller identified an outstanding amount owing on the member's personal account. The caller provided the member with the member's social insurance number and demanded that immediate payment be made to bring the account out of arrears. The caller's knowledge of the member's name, telephone number, account description and personal information served to legitimize the caller; however, **this was not** a legitimate call from the Credit Union.

In both of these cases, the caller **was not** an employee of the Credit Union. If Eagle River Credit Union calls you, we will never ask you to provide your full credit, debit, or ATM card number, your card PIN, the security code on the back of your card, or your online banking login credentials.

Any concerns that you have about a phone call or text message that appears to come from Eagle River Credit Union but that you believe was sent by an imposter, should be reported to our Risk Management Department at (709) 635-4059 or your local Branch.

If you feel that you may have given sensitive information to an imposter posing as an Eagle River Credit Union employee you should call us immediately at (709) 635-4059 or go to your local Branch so that we can protect your account from fraudulent access.

***Customer Owner Quick Reference Fact Sheet***

***Steps to take in the event of a Fraud Attempt***

In the event that you have been involved in any type of fraudulent activity or scam, Eagle River Credit Union recommends that you ensure that the following items have been addressed:

- Review your Credit Union account(s) activity for the last 30 days to ensure that all transactions have been authorized by you; and, continue to review your account for the next 90 days. Report all unauthorized transactions to your Credit Union Branch.
- Consider changing your passwords:
  - Member Direct/On-Line Banking – to change your password log into your account and go to Profile and Preferences, and then go to Change Personal Access Code and you will be directed on how to change it.
  - Credit Union MemberCard and/or your Global Payment Card - go to any Credit Union ATM and change your pin number; you can also visit a Credit Union Branch and staff will assist you.
- Consider changing your IP address if the fraud attempt was of an email nature. Contact your internet provider to support you with this activity.
- Contact Equifax at 1-866-465-7166, or [www.equifax.ca](http://www.equifax.ca) to request that an alert be placed on your credit accounts (there are various alert options – 90 days up to 7 years).

OR

- Contact Trans Union of Canada [www.tuc.ca](http://www.tuc.ca) or 1-800-663-9988 (only for residents of Quebec).
- Report all scam attempts to the Competition Bureau of Canada at [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca).
- If you feel that you have been the victim of Identity Theft, contact Service Canada at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

\*It is a best practice to review all account activity on a regular basis. You can do this through Online Banking, through TeleService, and by reviewing your monthly statements.

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