

Prevention tips

Do:

- » Review your monthly account statements.
- » Log in online often to check your account activity.
- » Check your credit report regularly.
- » Shred your mail and any documents containing your personal information.
- » Consider renting a secure mailbox to prevent mail theft.

Don't:

- » Leave checks, debit or credit cards, ID cards, or mail in your car.
- » Write your personal identification number (PIN) on your card.
- » Keep your PIN or other passwords in your purse or wallet.
- » Give your debit or credit cards to others to use.
- » Give your account number or routing information to any person or company you don't know.
- » Respond to email or text messages requesting your personal, account, card, or PIN information.

Resources

- » Local police department
- » Local office of the FBI or online at IC3.gov
- » Federal Trade Commission (FTC) at FTC.gov
- » Better Business Bureau at BBB.org
- » Fraud.org
- » AnnualCreditReport.com

AlaskaUSA[®]
Federal Credit Union

800-525-9094
memberservice@alaskausa.org

P.O. Box 196613
Anchorage, AK 99519-6613

alaskausa.org

DON'T PAY THE PRICE OF FRAUD

Remember: Fraudulent checks deposited into your account, including any resulting fees, are your responsibility.



AlaskaUSA[®]
Federal Credit Union

Learn to identify fraud

You could become a victim of fraud if you are:

- » Asked to pay money to receive a deposit.
- » Asked to pay for something with a gift card.
- » Selling an item online and receive a check for more than the selling price.
- » Told that you've won a lottery that you did not enter.
- » Instructed to wire money to someone you don't know.
- » Involved in a financial transaction on an unsecure website or with an unfamiliar merchant.
- » Involved in a business transaction with individuals in foreign countries.
- » Paid or asked to cash checks, make deposits, or make transfers through your account.
- » Responding to an email requesting you to confirm, update, or provide passwords or personal account information.
- » Required to deposit or transfer money for a "mystery shopping", or a work-from-home job.

What to do if you suspect fraud

If something sounds too good to be true, the first thing to do is stop and think.

- » Ask for a phone number and say you'll call the person back. This gives you a chance to research the business or individual. Sometimes criminals will discontinue contact at this point.
- » Don't respond to any offers that look suspicious or seem too good to be true.
- » If you receive a check that concerns you, don't deposit it until you talk to an Alaska USA member service representative about your suspicions.
- » Never wire money to someone you don't know.
- » Contact the Better Business Bureau to find out if the company you're dealing with is legitimate.
- » Visit alaskausa.org/fraud or fraud.org for more information about fraud and scams.

If you think you're a victim

If you think you've accepted a counterfeit check, report your concerns to an Alaska USA member service representative right away. Promptly informing Alaska USA is the first step in protecting your account. Remember, you're responsible for your account transactions. If you deposit a check and it's returned unpaid, your account will be debited for the amount of the returned check.

If you think you're a victim of identity theft or any other type of fraud, contact an Alaska USA member service representative at **800-525-9094**. Alaska USA can assist by providing you with resources for reporting a financial crime to law enforcement.

You can outsmart the scammers

Avoid being a victim by trusting your instincts and staying informed!

