



Shield Yourself from Swindles

Fraudsters take advantage of innocent consumers daily through checks, ATM, and Internet scams, and they are using the latest technology to pull off their scams. Know the latest trends to protect yourself.

Phishing scams

This Internet scam has already claimed one million victims. Phishers send fraudulent e-mails containing authentic looking logos and graphics and ask for financial information. The newest scam is activated when you simply open an e-mail, no clicking required. Once infected, the scammers change the IP address in your PC's Hosts file to their choosing, associates the IP address with financial institution Web sites, and forces your browser to go to fake Web sites.

Tip: Change online banking and shopping account passwords every three to six months. To avoid being led to fraudulent Web sites, retype Web addresses in your browser rather than click through e-mail links.

Check scams

Fraudsters increasingly use e-mail to contact victims, and the most common check scam is the "Nigerian Advance Fee Fraud." You are told you will be sent a check for an extra sum and you are asked to wire back the excess money. Scammers purport to be from other countries and claim you can collect on a sweepstakes or pay you to work at home. The realistic-looking checks are forgeries, but victims are responsible for money withdrawn against bad checks.

Tip: Don't send refunds or deliver goods in the time it takes cashiers' checks to clear.

ATM scams

Skimming is the newest ATM scam. Using a skimmer--a card-swipe device that reads your ATM card--the fraudster uses a blank card to encode information from your ATM card and create a counterfeit. Your PIN is confiscated through a small camera mounted on the ATM. You will not know you have been scammed because your ATM card has not been stolen and still works at other machines.

Tip: Be on the lookout for anything out of the ordinary at the ATM, such as odd-looking equipment or wires. Monitor accounts regularly for unusual activity.

If you've been scammed, contact FFCU 304.363.5320 Option 1 and the Federal Trade Commission at www.ftc.gov.