



**We are
thankful for
our Members!**

Trust Us

Quarterly Newsletter



FIRST IN TRUST, FIRST IN SERVICE
YOUR TRUSTED FINANCIAL LEADER SINCE 1959

October 2023

(SPECIAL EDITION - FRAUD ALERTS)

Protecting Your Finances

STAY VIGILANT ~ Be Aware of Common Bank Account Fraud

We live in an incredibly digital world with conveniences like online banking and electronic transactions. However, as we embrace all the conveniences that technology has to offer, it's crucial to remain vigilant against the advancing world of fraudsters and scams. This special edition newsletter will target some of the most common fraudulent activities of today, and offer some guidance and tips on how to avoid becoming a victim of these growing financial crimes. Together, we can combat these financial crimes.

**October is...
Cybersecurity Month**

PHISHING SCAMS



Cybercriminals often use deceptive text messages, emails, websites, or other types of electronic communication to trick individuals into sharing their personal information such as account numbers, social security numbers, passwords, etc. This category of social engineering is known as *phishing*, and it can also be utilized to install malware onto a person's computer or other electronic device. A common example of phishing is receiving an email that appears to be from a trustworthy source, requesting that you open an attachment, click on a link to view material, or verify your personal information. These emails usually have a sense of urgency, meaning the cybercriminal requests your quick response to try to distract you from questioning the email. Once a person clicks on the link or opens the attachment, cybercriminals can activate viruses or malware onto your computer.

So, Think Before You Click!

Best Practices to Avoid Phishing Scams:

- Be cautious of all email messages received and never click on suspicious links or attachments that you aren't expecting.
- Verify the authenticity of any email or message that requests personal information by contacting the person or company who sent the message. (Do NOT trust a phone number listed in the email to call for verification because it could be fake as well.)
- Block spam email addresses, and unsubscribe from unwanted emails.
- Never give out personal/sensitive information through email, text or other type of messaging. Watch out for requests to 'update your account information' as these are often sent by scammers. (Please Note: First Trust will NEVER ask for your personal or sensitive information over the phone.)

VISHING SCAMS

Vishing is a cyber crime that uses the phone to steal personal confidential information from victims. Often referred to as *voice phishing*, cybercriminals use clever tactics to convince victims to act, giving up private information and access to financial accounts. Like phishing, vishing relies on convincing victims that they are doing the right thing by responding to the caller. The caller will often pretend to be calling from the government, tax department, police, or the victim's credit union/bank. Cybercriminals use threats and persuasive language to make victims feel like they have no other option than to provide the personal information being requested. Some cybercriminals even convince the victim that they are helping the victim avoid large fees, bad credit, or even criminal charges.

*Reference: Terranova Security.com

Common Vishing Scams to Avoid (Do not give out personal/sensitive information.):

- Phone calls stating they are from your credit union/bank, claiming there is a problem with your account.
- Phone calls stating they are from the state police and you need to wire money for a family member in trouble.
- Phone calls stating they are from the tax department and your tax return was incorrect. You owe a sum of money that can easily be paid over the phone with a credit card or debit card (to avoid further penalties).

2023 Calendar

Veterans Day
Saturday - November 11th,
CLOSED

Thanksgiving
Thursday - November 23rd,
CLOSED

Christmas Holiday
Monday - December 25th,
CLOSED

New Year's Holiday
Monday - January 1st, 2024
CLOSED

Veterans Day

**Saturday,
November 11th**
Offices will be CLOSED

(Online & Mobile Banking available.)

**Remembering all
our Veterans!**
**We thank you for
your service!**

Join Us this Holiday Season!
HELP US GIVE BACK!

Look for our holiday Toy Drives, Fundraisers, Angel Trees, & Adopt A Family collections. Monetary donations also accepted at each branch as well. These are all ways that YOU can help us make a difference this holiday season! Please stop by your local branch and inquire about how **YOU can help us make a difference!**



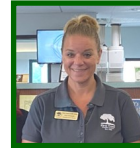


CONGRATULATIONS... **AMY HOLSAPPLE!**

Thanks to all for recognizing our very own Wheatfield Branch Director in the category of *BEST TELLER* in all of Jasper County. Jasper County Readers' Choice Awards 2023



Amy Holsapple, Branch Director of First Trust Credit Union in Wheatfield, has been recognized by the Jasper County community for her outstanding member service in the category **Best Teller**. Holsapple celebrates her 27th year anniversary with First Trust this October, and continues to engage with 'her' members every day. "My favorite part of my job is when I have a member who grew up coming to the credit union, and now they are bringing in their child to become a member," Holsapple said. The Wheatfield branch has won the



Readers' Choice award for **Best Bank/Credit Union** for 3 consecutive years in the recent past, and Holsapple attributes that honor to her staff. She said her philosophy in regard to running a successful branch is to "Treat people how you want to be treated with respect and dignity". "I always want to remember there is no "I" in TEAM," she added. "My girls (staff) are the best. They help make my branch here in Wheatfield what it is! I appreciate them, and all of their hard work!" When not in the office, Holsapple enjoys antique and craft shows, working on her flower garden, and spending time with her husband and grandson, who she describes as a 'ball of energy'.



DEBIT CARD FRAUD - UTILIZE YOUR DEBIT CARD LOCK FEATURE!

Are you aware that First Trust Credit Union provides YOU with an INSTANT debit card lock feature that is accessed on our FREE mobile app? The app is downloadable and compatible with any Apple or Android device. Once you are in the app, you can navigate to **Manage My Cards** where you can lock your debit card with one click. The best feature is that it is instant, therefore if you lose your card or suspect it may have been stolen, the first line of defense is to lock your card. If you find your card, you can go back into the **Manage My Cards** tab and unlock your card for instant use as well. With roughly 35% of our members currently using the mobile app, and almost 70% utilizing It's Me 247 online banking, we encourage you to download our FREE mobile app today. The app provides quick, secure online banking, and it will also provide you with the extra security to protect your finances with the instant Debit Card Lock feature.

Best Practices to Avoid Debit Card Fraud:

- Be cautious when paying online - choose trusted websites that are safe and secure when making purchases.
- Sharing your debit card pin number with others (even family or friends) may cause issues. It's a good idea to avoid sharing your PIN number, and to change your PIN number periodically as well.
- Be aware of notifications from online businesses/stores you frequently utilize who claim your First Trust account has been "hacked" and they are asking you to provide personal or account information to correct it. Always call your local First Trust Credit Union branch directly to see if there is indeed an issue.
- Set up **Activity Alerts** on your account. [Ask us for our brochure: Best Practices to Keep Your Account Secure.](#)

CARD SKIMMERS - PROTECT YOURSELF BY SIMPLY BEING AWARE

Skimmers are tiny cameras that are planted on card readers to capture PIN numbers being entered for payment. Criminals also use fake keypads that can be placed over ATM keypads in order to steal PIN numbers and customers' data as well. Did you know that "skimmers" are most often found at ATMs and gas stations? Other entities such as retail stores and restaurants have also fallen victim to card skimmers. The good news is that skimmers can be easily detectable if you take the time to look at the keypad when you are inserting your card for payment. For example, if a gas pump reader looks tampered with, or different from the other card readers you see near you, it may be a skimmer. You can also wiggle the card reader. If it moves at all, it's likely a skimmer. First Trust takes this very seriously and inspects their onsite ATMs daily. If your First Trust debit or credit card ever does get hacked by a card skimmer at a gas station, ATM, or other point-of-sale reader, you should always file a police report, and let the fraud department at First Trust Credit Union know immediately. Also, remember to utilize First Trust's *Debit Card Lock Feature** if your debit card has been affected. (*See the article above.)



Get Educated, Stay Vigilant, & Secure Your Devices!

- ⇒ Stay informed about the latest scams and fraud tactics by following news updates and resources provided by First Trust Credit Union & government agencies.
- ⇒ Keep a close eye on your financial accounts. Monitor transactions to verify activity on your accounts. Report any unauthorized activity to your local credit union branch immediately.
- ⇒ Secure your electronic devices, including your smartphones, with up-to-date antivirus software & firewalls.
- ⇒ Change your passwords frequently, and avoid using the same password on multiple devices.

REMEMBER TO CREATE STRONG PASSWORDS

Strong Passwords include both capital and lowercase letters, numbers, and punctuation. Using longer, stronger passwords such as "passphrases" can be even safer.

Here is an example:

- ◆ Ilovegreatrates! (strong)
- ◆ ILovegreatrate\$ (stronger)
- ◆ iLovegreatRate\$! (strongest)

Avoid using just your birthdate, address, or other personal information that is easy to access/hack. Pay close attention to strongly protecting your email accounts, as hackers who can access your email can potentially take over all your other accounts. **BE SAFE!**



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