# Email Scam Alert

There is a phishing email scam currently circulating directed at Credit Union Members. If you receive this email, DO NOT click the link. A copy of the fraudulent email is below. Please be advised that Newfoundland and Labrador Credit Union and itcs Partners DO NOT contact members to request personal or account information. If you receive a phone call or email requesting any personal information, do not under any circumstances give out your information or return such a phone call or reply on an email. If you have any questions, please contact us toll-free at 1-800-563-3300.

# Dear CU Client,

As the online banking security software keeps evolving, it is of utmost importance that you keep

your data with Credit Union always up to date. In-line with the latest banking security, you are required to periodically update your datas. To update, you should click on the below link:

CLICK HERE TO UPDATE Data loss and breach of online banking security is imminent if this update is not applied.

Happy Banking Credit Union Canada.

# Fraudsters Requesting Debit Card Numbers Over the Telephone

Please be advised that Newfoundland and Labrador Credit Union DOES NOT contact its members to request personal information such as debit card numbers and other forms of personal identification. If you receive a phone call or email requesting any personal information, even in the event that the fraudster is using Newfoundland and Labrador Credit Union's identity, please do not under any circumstances give out your information or return such a phone call. Should you receive such a phone call or have any questions, please contact us toll-free at 1-800-563-3300.

#### **Overpayment Scam Alert**

An overpayment scam is a type of fraud where the person receiving the cheque is actually owed money for goods sold. The seller of an item receives a counterfeit cheque or money order from the purchaser in an amount that is in excess of the amount owed. The seller is then asked to deposit the cheque and wire the excess funds immediately back to the sender/purchaser or the purchaser's agent or shipper; and, the deposited cheque is subsequently returned as counterfeit and charged back to the seller's account.

To protect yourself against this sort of scam, never agree to a deal in which the payer wishes to issue an amount for more than the agreed price and expects you to reimburse the balance. The scammers use a variety of excuses to explain the overpayment, but any such excuse should be treated with the utmost suspicion. Contact your local law enforcement office if you suspect such a scam is taking place.

#### Text Message Scam

There is a text message scam currently being directed at Credit Union Members. If you receive this text message, DO NOT call the number they provide or give them any account or debit card information. Please be advised that Newfoundland and Labrador Credit Union and itcs Partners DO NOT contact members to request personal or account information. If you receive a text message requesting any personal information, do not under any circumstances give out your information. If you have any questions, please contact us toll-free at 1-800-563-3300.