

Social Engineering, Scams, and You: Know What to Look For

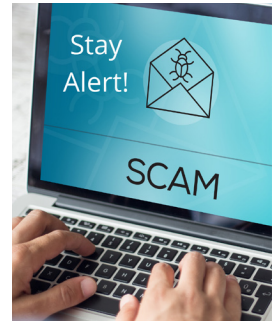
Since the onset of the COVID-19 pandemic, the Credit Union has observed an increase in the use of sophisticated social engineering campaigns to perpetrate fraud. To protect yourself against fraudulent activities, consider the following:

- Is this how this merchant normally contacts you? Review your account on a separate device and look for messages or requests for payment information updates. For a phone call, verify the merchant's phone number on its official website and callback to verify the communication is legitimate.
- Are they asking for too much information or private information? You should never be asked to provide credit union/bank account or online banking information, Social Security Numbers, Personal Identification Numbers (PINs), or other sensitive financial information unless you initiate the call.
- If you receive a phone call, is the caller agitated that you aren't providing the requested information? Scammers will often create a sense of urgency by claiming you face fines or even legal action.
- Have they asked you to make a payment with gift cards? If so, do not respond and report the communication to the merchant or agency.

Legitimate companies will not request payment by gift card.

Remember:

- The Credit Union will not ask you to provide your full card number, PIN, Member Access Log-on, or to provide a one-time passcode unless you placed the call to us.
- Look out for unexpected emails, social media messages, or text messages that contain links. Do not click on links from unfamiliar sources or respond to suspicious messages.
- Be wary of requests to download third-party apps or allow remote access to your device for assistance.
- Robocalls or communications with poor grammar, misspellings, or stilted language may indicate a potential scam. Use additional caution.
- Trust your instinct. When in doubt, do not provide any information.



Article provided by State Employees' Credit Union®



March Trivia Winner 2022: Doris Garner

Annie Doris Garner is our March Trivia winner. She lives in Garysburg, NC, located in Northampton County (District 5). Married to the late Marvin Garner, she has two children, Victor and Stephanie Garner, six grandchildren and six great grandchildren.



In 2016, Doris retired from Halifax Community College, Weldon, NC as bookstore manager. She tells us she loved her job and never considered it work. She referred to Mark Twain, who said, "Find a job you enjoy doing, and you will never have to work a day in your life."

Doris said that she likes being a member of NCRGEA because the organization is so beneficial

and keeps its members "updated on the status of legislation, NC Retirement System, NC State Health Plan, retirees' bonuses and raises and much, much more."

The best thing about retirement, according to Doris, is being able to do what you want to do. She said, "every day is a Saturday or Sunday" for her now. She is now learning how to make floral and fruit arrangements in addition to using Desktop Publishing, where she just created a booklet of recipes from her family.

When she heard the news about being the NCRGEA March Trivia Game Winner, Doris was so excited. She stated, "When I received the GREAT news I immediately texted my family!" Congratulations to Doris.