

Fraud tips from the Canadian Anti-Fraud Centre

The OPP is reminding all residents to be extremely vigilant and to be alert for unsolicited calls, emails, faxes or visitors that arrive at your residence. Please take a moment to read these anti-fraud tips from the Canadian Anti-Fraud Centre.

Never give out any personal information and always shred or destroy any documents that may contain any personal information (i.e. bank account statements, credit card statements, any banking information, etc.) rather than just putting them in recycling bins or garbage.

One common element is that on the phone or in person, scammers use high pressure sales tactics to convince you to make a quick decision. Watch for these tricks:

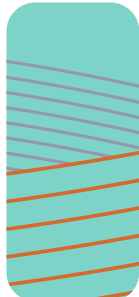
URGENCY: The scammer makes the request sound urgent which may cause the victim to not verify the story. The scammer may use words such as: Last chance, today only, limited time offer, too good to pass up, cash only, you have won, double your money. Caller is more excited than you are; tries to be your best friend.

YOU HAVE WON: The scammer, the email or the letter you receive in the mail hooks you by telling you that you have won a prize.

Microsoft Scam

Microsoft/Windows technician: Scammers call and pretend to represent a well-known computer based company like Microsoft and claim that the victim's computer is sending out viruses or has been hacked and must be cleaned. The scammer will remotely gain access to the computer and may run some programs or change some settings. The scammer will then advise that a fee is required for the service of cleaning and request a credit card number to cover the payment. In some cases, the scammer will send a transfer from the victim's computer through a money service business like Western Union or MoneyGram. If you refuse to pay, the scammer can lock you out of your computer. The end result is that the victim pays for a service that was not needed as the computer was never infected.

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Tax Scam

Fraudsters impersonate the real Canada Revenue Agency (CRA) by telephone or by email. Fraudsters are either phishing for your identification or asking that outstanding taxes be paid by a money service business or by pre-paid debit/credit cards.

There are two variations:

There is notification by phone or email from the “CRA” claiming there is a refund pending. In order for the recipient to receive the refund they must provide personal information.

Consumers and businesses receive a notification by phone or email that they owe “back taxes” as the result of an audit. The payment must be made immediately to avoid a fine or the recipient is told there is an outstanding warrant that can be avoided if the payment is made promptly. In many cases, individuals are told they will be arrested if the taxes are not paid right away.

Prize Scam

Prize Pitch – Consumers are told they have been specially selected to win a prize, or have been awarded one of three or two of five prizes. These prizes usually include cash, travel or a vehicle. Sometimes you must purchase a product and pay in advance to receive your prize. These products may include coin collections, personalized pen sets, etc. The products are generally cheap or overpriced, but may sound valuable over the phone.

OR you are required to pay a small advance fee to cover taxes or legal fees associated with the win.

Overpayment Scam

Overpayment scams is the type of fraud where the person receiving the cheque is actually owed money for goods sold. Seller or prize winner is sent a counterfeit cheque from the “purchaser” in an amount in excess of the amount owed. Scammer directs victim to deposit cheque and wire/send the excess funds back immediately to the sender(purchaser) or shipper. Cheque is subsequently returned as counterfeit and charged back to the sellers account. Never agree to accepting more than the selling price. Scammer uses a variety of excuses to explain the overpayment – treat this with suspicion

Romance Scams

Fraudsters steal photos and use dating sites and social media to lure potential victims into sending money for various reasons. The fraudsters have shown that they are willing to develop the relationship over an extended period of time. This increases the trust level between the victim and the fraudster which results in the potential victim usually losing more money. The fraudster will gain the trust of the victim through displays of affection. In some cases will send gifts, flowers and tokens to prove that their feelings are genuine. While the fraudster is usually located in a faraway country, eventually they will state that they want to meet the potential victim in person. It is at this time the fraudster will advise they can't afford to travel and will seek assistance from the victim in covering travel costs. Other variations include the fraudster presenting situations of emergency or urgency, such as a sick family member and seeking financial assistance from the victim for various costs.

Don't share your financial situation with anyone and be suspicious of people who are pressing you for that information.

Phishing Scam

Phishing, also called “brand spoofing”; is the creation of email messages and Web pages that are replicas of existing, legitimate sites and businesses. These Web sites and emails are used to trick users into submitting personal, financial, or password data. These emails often ask for information such as credit card numbers, bank account information, social insurance numbers, and passwords that will be used to commit fraud.

The goal of criminals using brand spoofing is to lead consumers to believe that a request for information is coming from a legitimate company. In reality it is a malicious attempt to collect customer information for the purpose of committing fraud. Good rules of thumb are to not reply to any email that request your personal information and watch for misspelled words. Contact the financial institution immediately and report your suspicions.

Emergency Scam

One scam that fraudsters use is the emergency scam. They usually contact the victim by telephone and say they are a family member needing money for bail or some other type of emergency. The victim (usually elderly) feels the need to help and transfers money to the fraudster. If anyone should receive a call in this manner, please contact your immediate family and inquire if anyone is in need of assistance. Please do not forward any funds without speaking to family members first.

Tech savvy scammers may have personal information about before they ever try to contact you. It is imperative to verify any unsolicited contact before you respond and provide information. Keep your guard up when you receive a surprise call from anyone soliciting funds and indicating that a loved one is in jail or have been involved in a serious incident.

The scammer often pleads with the victim not to tell anyone about the situation. Scammers also play on the victim's emotions by generating a sense of fear. They may say, “I'm scared and I need help from you.” Money is usually requested to be sent by a money transfer company such as Money Mart, Western Union or even through your own bank.

It's not always easy to spot a scam, and new ones are invented every day. If you suspect that you may be a target of fraud, or if you have already sent funds, don't be embarrassed – you're not alone. If you want to report a fraud, or if you need more information, contact The Canadian Anti-Fraud Centre at 1-888-495-8501 or <http://www.antifraudcentre.ca>



Staff Dinner & Years of Service Awards



Sarah Mitchell received an Award in Recognition of 10 Years of Dedicated Service.



Rhonda Bisset received an Award In Recognition of 10 Years of Dedicated Service.



Beth Roblin received an Award In Recognition of 5 Years of Dedicated Service.



Michelle Walker received an Award In Recognition of 20 Years of Dedicated Service.



Megan Carr received an Award for completing of the Advanced Mortgage course.



Kate, Dodi and Lori representing our very capable lending department.



Plaid for Dad – Prostate Cancer Canada

Thanks to all of our staff and our members, we were able to contribute \$748.30 to Prostate Cancer Canada. We were all happy to wear plaid for the cause!





Holiday Hours

We will be closing for the following days:

Thanksgiving Day
Mon. October 14

Remembrance Day
Mon. November 11

Christmas Eve Day
Tues. Dec 24

Christmas Day
Wed. Dec 25

Boxing Day
Thurs. Dec. 26

New Year's Eve
Tues. Dec. 31 @ 2 pm

CU Succeed Youth Bursary Winner for 2019



Alexandra Mintha (3rd from left), this year's successful CU Succeed Youth Bursary Winner, met with our staff members Justin, Lori and Dodi to receive \$1,000 to put towards her studies. Alexandra is a GFCU member. She is currently attending Western University, studying social work. Her application reveals a strong, motivated and community minded young woman. We wish her well in her academic endeavours!



COME CELEBRATE WITH US ON OCTOBER 17

INTERNATIONAL CREDIT UNION DAY

Celebrating the credit union difference for over 100 years.

#ICU DAY

CANADA'S CREDIT UNIONS



Get ready for our Fall Bake Sale!

On October 17th, we will be celebrating International Credit Union Day by hosting another successful Fall Bake Sale at GFCU. Come join us in the fun, enjoy refreshments and a treat (or two). Please don't forget to bring your pocket change to support Rebound Child & Youth Services Northumberland.



We are paying **3%** on Special Member Shares!

Ask how you can purchase yours today!