

F.B.I. FRAUD ALERT

Have You Been Scammed?

If you answer YES to any of the following questions you could unknowingly be involved in a SCAM or FRAUD.

1. Do you have a guaranteed check from an item you sold on the Internet, such as a car, boat, jewelry, etc., to deposit?
2. Is the amount of the check more than the item's selling price?
3. Did you receive the check via an overnight delivery service?
4. Is the check connected to an e-mail communication with someone?
5. Is the check drawn on a business or individual account that is different from the buyer's?
6. Have you been informed that you were the winner of a lottery, such as Canadian, Australian, El Gordo or El Mundo, that you did not enter?
7. Have you been instructed to "wire," "send" or "ship" money, as soon as possible, to a large U.S. city or to another country, such as Canada, England or Nigeria?
8. Have you been asked to pay money to receive a deposit from another country such as Canada, England or Nigeria?
9. Are you receiving pay or a commission for facilitating money transfers through your account?
10. Have you responded to an e-mail requesting you to confirm, update or provide your account information?

If you think you've been or are about to be scammed, inform Mountain America Credit Union immediately at 1-800-748-4302.



MOUNTAIN AMERICA
CREDIT UNION

www.macu.com

FRAUD

Beware of Scams

Due to the increase in Internet sales scams, e-mail scams and fraudulent guaranteed checks, we feel it's important to inform you about Mountain America Credit Union's check-clearing practices:

- When Cashier's Checks, Official Checks, Q-Checks or Money Orders are presented, Mountain America cannot verify that they are valid.
- Fraudulent checks are usually extremely good replicas of the legitimate originals and the credit union has no way of knowing if or when they will clear, or if or when they did clear.
- We can suggest a two-week hold on the check to give it time to clear. However, we cannot guarantee that it will clear within that hold time.

Tips for protecting yourself from fraud:

- Never click on links inside e-mails. Always manually type in the Web address or use a previously set up bookmark.
- Ask for a Western Union wire instead of paper checks. Wires are guaranteed and cannot be returned, and with Western Union you collect the funds with your ID so no account information is involved.
- Trust your instincts. If something in a communication doesn't seem "right," go with your gut feeling. Do not respond to any suspicious communication.

For issues concerning your Mountain America account or check fraud, contact our service center at 1-800-748-4302.



MOUNTAIN AMERICA
CREDIT UNION

www.macu.com