

## Take our Fraud Alert Test

Protecting our Members' personal financial information is very important to us. Because there's an ever-growing number of ways criminals can commit fraud, we're committed to keeping our Members informed and able to recognize and report potential fraudulent activity.

Here's a simple test, courtesy of the FBI, to help keep you from becoming a victim of fraud. If you can answer "**YES**" to any of the following questions, exercise caution, as these tactics can easily be utilized to commit crimes against you.

- If you're receiving a check, is the **CHECK** from an item you sold on the Internet, such as a car, boat, jewelry etc?
- Is the amount of the **CHECK** more than the item's selling price? For example, if you sold someone an item for \$100, did they send you a check for \$500 and ask for a refund of \$400? Don't do it... that's a scam!
- Did you receive the **CHECK** via an overnight delivery service?
- Is the **CHECK** connected to communicating with someone via email?
- Is the **CHECK** drawn on a business or individual account that's different from the person buying your item or product?
- Have you been informed that you were the winner of a **LOTTERY**, such as Canadian, Australian, El Gordo or El Mundo, that you didn't enter?
- 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?
- Have you been asked to **PAY MONEY** to receive a deposit from another country such as Canada, England or Nigeria?
- Are you receiving **PAY** or a **COMMISSION** for facilitating money transfers through your account?
- Did you respond to an email requesting you to **CONFIRM, UPDATE** or **PROVIDE** your account information?

If you suspect that you're the victim of identity theft or other fraudulent activity, we ask that you contact UPCU as soon as possible, so that we may take steps to protect the integrity of your account information and funds. Together, we can help squash fraud and identity theft!