

KNOW THE SIGNS PREVENT FRAUD

Losing money or property to scams and fraud can be devastating. Our goal is to help educate you about possible threats to your security. Our hope is that the resources included in this document can help you prevent, recognize, and report scams and fraud.

ONLINE SAFETY

If you suspect deceit, hit delete!

It may be the simplest cyber security advice, but it holds true. If an email, message or voicemail seems suspicious, don't take a chance. Delete, report or verify the sender before taking action.

The most important part of a secret password is the secret part.

If everyone knows a secret, it isn't a secret anymore. The same goes for your passwords. Never share passwords or let others log in with your credentials. Follow recommended security measures for your password as well, such as using a combination of letters, cases, numbers and special characters.

You buy, they lie.

Getting messages about sweepstakes prizes, free offerings, and outrageous sales? Remember, if it seems too good to be true, it probably is.

Think before you click.

A single click on a phishing email or malicious attachment may be all cyber criminals need to get what they want. If you don't know the sender, or the message seems strange, do not click on any attachments or reply with any information.

SENSITIVE DOCUMENTS

Don't let your trash become someone else's treasure. Feed your shredder often.

In an increasingly digital world, it's easy to forget the security risks that come with physical documents. Shred sensitive documents and prevent dumpster diving.

DATING SITE SCAMS

Warning signs that they aren't the "one."

1. You can't find information about them anywhere else online.
2. They quickly tell you they love you (i.e. "love bombing").
3. They seem too perfect - especially in photos.
4. Always traveling or live far away from you.
5. Refuses to video chat or always cancels.
6. Has constant family or personal emergencies.



HELPFUL RESOURCES

If you paid a scammer by wiring money through companies like Western Union or MoneyGram, call the company immediately to report the fraud and file a

complaint. Call the complaint department:

MoneyGram: 1-800-666-3947

Western Union: 1-800-325-6000

Credit bureaus accept disputes online or by phone:

Experian: 1-888-397-3742 / www.experian.com

Transunion: 1-800-916-8800 / www.transunion.com

Equifax: 1-866-349-5191 / www.equifax.com

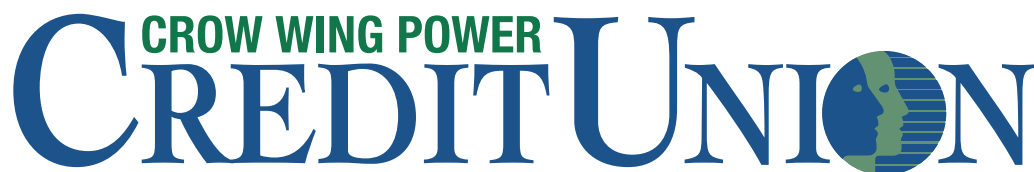
Other resources:

Better Business Bureau: 703-276-0100

Crow Wing County Sheriff's Office: 218-829-4749

Brainerd Police Department: 218-829-2805

Baxter Police Department: 218-454-5090



218-825-2208 / 877-563-3072 / cwpcu.org