



# Special Resources to Help Our Members Avoid Fraud

It's especially troubling that fraudsters are taking advantage of the coronavirus pandemic to deceive people in a number of different ways, and we want to remind members to be vigilant about fraud and fraud prevention. We feel helping to educate you about possible scams is a good first step toward prevention.



**Baylor Health Care System Credit Union team members prevented \$2 million in fraud attempts in February 2021 alone.**

## Common Types of Fraud

- Email links to websites/social media sites supposedly providing information on the virus
- Phishing emails requesting you to verify your personal information to process a stimulus payment
- Phishing emails soliciting charitable contributions
- Phishing emails soliciting crowdfunding. Crowdfunding is the practice of funding a project (like maybe a vaccine or treatment, or sewing masks at home, or building ventilators) by raising small amounts of money from a large number of people, typically via the Internet
- Phishing emails/website/social media sites soliciting assistance in obtaining airline refunds
- Phishing emails/websites/social media sites soliciting preventions (PPE), vaccines, diagnostic tests, or treatments for COVID-19
- Email links to websites to apply for the PPP (Payroll Protection Program) loan/grant
- Fake emails appearing to be from the Centers for Disease Control and Prevention (CDC)
- Fake websites set up to falsely portray the appearance of selling products related to the COVID-19 crisis
- Unemployment claim for someone still employed with the organization
- Unemployment claim for someone who has never worked for the organization
- Unemployment claim for a previous employee, who has no valid claim now
- Filing income tax returns in someone else's name

- Intercepting U.S. mail seeking to obtain personal information
- Fraudsters applying for loans/receiving loans with your existing creditors in your name and redirecting the funds elsewhere
- Fraudsters attempting to “validate” banking information such as routing and account numbers by posing as the account holder
- Fraudsters submitting a change of address on a members account, then applying for a loan and having funds directed to the new address
- Fraudsters posing as title companies, requesting wire transfers of down payments and closing costs for a mortgage that doesn't exist

### About current fraud types:

- For accurate and up to date information on COVID-19, visit the Centers for Disease Control and Prevention website at [www.cdc.gov](http://www.cdc.gov) or [www.coronavirus.gov](http://www.coronavirus.gov).
- For information on unapproved or counterfeit PPE visit [www.cdc.gov/niosh](http://www.cdc.gov/niosh), [www.fda.gov](http://www.fda.gov), and [www.epa.gov](http://www.epa.gov).
- For accurate and up to date information on various types of fraud, as well as prevention resources, visit [www.consumerfinance.gov/coronavirus/avoiding-scams](http://www.consumerfinance.gov/coronavirus/avoiding-scams)

### Resources for Reporting Fraud:

- Report counterfeit products to the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov) and to the National Property Rights Coordination Center at [iprcenter.gov](http://iprcenter.gov).
- If you believe you are the victim of an Internet scam or cybercrime, or if you want to report suspicious activity, please visit the FBI's Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov).
- Additional resources for reporting fraud can be found on a special website set up by the Federal Trade Commission: [reportfraud.ftc.gov](http://reportfraud.ftc.gov)

# Tips to Avoid Becoming the Victim of Fraudsters

## DON'T

Do not click on links or attachments in emails from people you don't recognize.

Do not click on links or attachments without researching them first. If you hover over the link, you can see the URL/website address. If it isn't recognizable, it probably isn't a legitimate website.

Never provide your username, password, date of birth, social security number, account number, or any other personal data in response to an email or a robocall.

NEVER give your debit or credit card number, PIN, CVV code to another person.

## DO

Verify the web address of legitimate websites and manually type them into your browser.

Check for misspellings or wrong domains within a link (for instance, does a domain end in .gov but should end in .com) or is it slightly altered (www.bhccu.com instead of www.bhcsu.com).

When making a purchase from an online retailer, check to see if they have any online reviews prior to the COVID-19 pandemic. Look closely at the review dates and the content of the reviews to determine if they are legitimate.

Sign up to receive your credit score using Credit Sense on our mobile app. You will be notified of payment history, inquiries, and accounts opened in your name. This is free to all members.

Change passcodes on online accounts frequently, and don't use the same password on all of your accounts.



## Mortgage Loans

**Lower rates and closing costs could add up to big savings when you borrow with us.**

Check out the Mortgage section on the Borrow page on our website to get started. We offer easy pre-qualifications, custom rates, and expert advice and guidance



## Tax Season Tip

When preparing for the 2021 tax filing season, remember taxpayers may be able to claim the recovery rebate credit if they met the eligibility requirements in 2020.

Visit [IRS.gov](https://www.irs.gov) for Tax Tips.



## THE CREDIT UNION DIFFERENCE

### Why should I belong to a Credit Union?

Credit unions are not-for-profit financial institutions that exist to **serve members and pay them dividends**, and banks are for-profit institutions that pay declared earnings to stockholders only.

### What do credit unions have to offer?

- You're a member, not just a customer.
- You'll get better rates.

## ACCOUNTS & LOANS

### Savings

### Checking

### IRAs

- Traditional
- ROTH
- Educational

### Christmas Club

### Loans

- New and Used Autos
- Home Improvement
- Mortgage
- Personal
- Share-Secured
- Land
- Boat
- Motorcycle
- RV

## ONLINE SERVICES

Online Banking	E-Statements
Credit Sense	E-Notifications
Mobile App	E-Alerts
Mobile Banking	1099-INT
Bill Payment	And much more!

## CONTACT

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We're here for you, your family, and your coworkers to help relieve the financial stress you've been facing. **If you have been financially impacted by the COVID-19 pandemic or the February 2021 Winter Storm Disaster, WE CAN HELP.** Please email us at [assistance@bhcsu.com](mailto:assistance@bhcsu.com) and let us know how you've been impacted (ie. job loss, reduced hours, business temporarily closed). We will be back in touch as quickly as possible to offer assistance tailored specifically to your need.