

## **Slam the Scam Day**

**March 7<sup>th</sup>**

Below find common scams taking place today. Scammers are targeting good, hard-working people. They play on sympathy and fear. Be cautious, some scams are very sophisticated, and always remember if it sounds too good to be true, it probably is. Help us Slam the Scam.

### ***Tech Support Scams***

You may receive a phone call informing you that your computer has an issue with malware. They'll request payment to fix it or remote access. Do not allow remote access from someone you don't know who claims they are tech support and need that in order to fix your computer. A technology department would not call you randomly.

### ***Impersonation Scams***

These scammers pose as a legitimate company, like Leominster Credit Union, or a utility company and request personal information or a payment transfer in order to make things "right" on your account. They can even use a fake caller ID – showing the legitimate company's name and number. Don't call back the number – it's forwarded to the scammer. Hang up and look up the company's number if you want to verify the call. A scammer posing as a utility company might warn you to pay your balance within a limited time or threaten that the utility will be shut off.

### ***Employment Opportunity Scams***

When validating employment opportunities be cautious, especially for those that are exclusively online or working from home. If someone claims to have overpaid you for a job, promises to reimburse for equipment, or asks you to send equipment to the tech department, be suspicious, these are not normal requests. You will be liable for the cost if the equipment is never returned. Never divulge personal information online to an unknown source.

### ***Romance Scams***

If you are asked for financial support from a new partner that's been exclusively an online relationship, you're likely a target of this elaborate scheme.

## **Some Common Red Flags**

**You need to do this immediately!** – If you are told to take immediate action and/or a threat made if it is not completed immediately, this is a red flag.

**Do you usually pay for items this way?** – The form of payment may be unusual. They may ask for payment in the form of gift cards that you can provide the numbers and PIN of over the phone or maybe wiring the funds for faster results. These aren't typical forms of payment.

**Hi, I have a great opportunity!** - You don't know the person with this great opportunity, or they are in desperate need of your help. They'll repay you double. And they will use various forms of communication email, text messaging, voice messages and can even ring your doorbell.

If you feel you may have been a victim of a scam/fraud, please reach out to Leominster Credit Union (LCU) directly, 800-649-4646.