

## **BEWARE: Scammers Are Pretending to Be Pikes Peak Credit Union**

Some of our members have recently received phone calls and texts from cyberthieves posing as credit union employees. In these cases, the caller ID displayed Pikes Peak Credit Union, but it was not the credit union making the call.

The scammers are spoofing the phone numbers they are calling from. Spoofing is when someone deliberately falsifies the information transmitted to your caller ID display to disguise their identity.

**If someone contacts you to request sensitive information, do not share any information and hang up – even if the phone says it’s Pikes Peak Credit Union. The scammers are taking advantage of calling members after we are closed for the day. Don’t fall for the fake panic and call us directly at (719) 473-5962 during business hours to verify the authenticity of any requests for sensitive information.**

Some members have already been fooled into thinking they are speaking with the credit union when they’re giving their passwords, PINs and other sensitive account information to scammers. There is no legitimate reason any financial institution would ever need your debit card PIN or online banking password if you didn’t initiate the contact.

In some cases, the scammer will allege suspicious activity on a card. This may include asking the member to verify a made-up transaction. When the member disputes the make-believe charge, the scammers assure they can help and, for the purposes of “account verification,” will ask for sensitive account information that can be used to commit fraud.

Fortunately, there are best practices that can keep you from falling victim to these scams. If someone calls you reporting suspicious activity on your account, keep these tips in mind:

- PPCU will NOT ask for your full Social Security number.
- PPCU will NOT ask for your PIN.
- PPCU will NOT ask for your full card number.
- PPCU will NOT ask for the 3-digit security code on the back of your card.
- PPCU will NOT ask for your online banking login information.
- PPCU will NOT ask for a code texted to your phone.

If our card fraud department contacts you to verify whether a transaction was made by you, all we need is a yes or no answer. Anyone asking for more is unlikely to be from the credit union.