

## URGENT FRAUD MESSAGE: Scammers Are Pretending to Be PPCU Fraud Department Employees

Several members have recently received phone calls from cyberthieves posing as employees in Pikes Peak Credit Union's fraud department. In these cases, the caller ID was spoofed to display Pikes Peak Credit Union, but it was not the credit union making the call.

In recent cases, the scammer alleges fraudulent activity on the member's debit card. The scammer then asks for the last 10 digits of the debit card number, the 3 numbers on the back of the card, and the PIN. At times, the scammer even asks for online banking passwords or convinces the member to transfer funds to avoid further fraud on the account. Once the transfer is made, the scammer will proceed to drain the account.

<u>There is no legitimate reason any financial institution would ever need your debit card PIN or</u> <u>online banking password if you didn't initiate the contact.</u>

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. 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.

Phishing emails are also being sent out. Do not click any links or respond to the emails.

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 not from the credit union.