



### **Safe practices to AVOID Scams.**

- Do not give your personal information to callers that you are not expecting a call from.
- Do not CLICK on links in text messages or emails that you were not expecting to receive.
- Never take Spam calls or make calls to numbers given to you from someone that you do not know or are not familiar with.
- Do not accept offers that you were not expecting that have a time limit on them, these are often signs of a scam.
- Do not cash checks or accept offers that include instructions on what to do with funds after you have access to them. This is a scam, and you are responsible for the funds that you deposit or send back to them.
- If you WIN the lottery or a prize but you have to pay a fee to accept it, it is a scam.
- If you are suspicious of any text, call, email or message of any kind you should always ask someone before you take action.
- Fraudsters and scammers are out there all day every day seeking to see who they can destroy.
- Do not trust text messages or emails that offer any type of link to click on. Do not click on it. Once you do this, they can gain access into your phone or computer and then they have access to your personal information including your banking information.

**Be vigilant! Be safe! Be smart!**

**Always remember that OVCFCU will never send you a text message or email with any kind of LINK requesting any information from you.**