

SCAM #18 ALERT

E-mail phishing scams

Phishing is a method scammers use to obtain confidential information via e-mail...and the practice is growing. This new favorite sport of scammers comes in a convincing disguise, making it easy for recipients of these phishing e-mails to be fooled.

How it works

The scammer sends an e-mail pretending to be your financial institution or retailer. They make a claim that is intended to get you to click a link in the e-mail. If you read anything prompting you to give out personal information, delete the e-mail immediately. Reputable companies will not ask for personal information via e-mail.

Recently, scammers have taken this one step further by having hyperlinks in their e-mails download a program to your computer that facilitates the passing on of sensitive data, such as passwords or financial information. To protect your identity, never click a link or install a program from an unsolicited e-mail.

Avoid being phished

Be skeptical — If you rarely use the account or anything about the e-mail or website looks unusual, call your financial institution (or online retailer) to verify that the e-mail is legitimate. SEFCU never requests confidential information via unsecure e-mail.

Check for the secure site "padlock" — Secure sites normally show a closed padlock icon at the bottom of the screen to indicate you are entering confidential information in a secure environment. Without it, chances are your data isn't secure.

Check the properties — Right click on any web page and you should see a list of properties, including the web address of the site. If you right click and don't get a list of properties or the web address does not match your financial institution's, don't enter any information.

If you think a scammer has obtained your personal information... contact your financial institution immediately. Waiting for the scammer to use your information could cripple your credit and your financial well-being.



SEFCU is committed to helping members protect themselves against fraud. This is the eighteenth in a series of SCAM ALERTS to educate members about deceptive activities that could harm members' financial security. While we cannot advise members of every scam, we hope the series will advance awareness of privacy and security issues.

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