



STOP. CHECK. VERIFY

Scammers are getting more convincing, but they often use the same tactics. If you notice one or more of these red flags, stop before you click, respond, send money, or share information.



THEY CREATE URGENCY.

"You need to act right now."

Scammers want you to react before you have time to think. Be suspicious of anyone pressuring you to make an immediate payment, transfer money, or provide personal information.



THEY THREATEN YOU.

"Pay now or something bad will happen."

Threats of arrest, account closure, suspended benefits, or other consequences are designed to scare you into acting quickly.



THEY ASK FOR INFORMATION THEY SHOULDN'T NEED.

"Just give me the code we sent you, and we can get started."

Never give someone who unexpectedly contacts you your password, PIN, security code, or one-time verification code.



THEY WANT YOU TO PAY WITH AN UNUSUAL PAYMENT METHOD.

"Pay with a gift card, cryptocurrency, or wire transfer."

Be cautious if someone insists you pay with gift cards, cryptocurrency, wire transfers, or other payment methods that are difficult to reverse.



THEY SEND YOU AN UNEXPECTED LINK.

"Click here to fix the problem."

Don't click unexpected links in texts or emails. Instead, open the company's official app or type the website address into your browser yourself.



THEY CLAIM TO BE SOMEONE YOU TRUST.

"This is SCCCUCU. We need to verify your account."

Caller ID, email addresses, text messages, and even voices can be faked. If you're unsure, end the conversation and contact the organization directly using a number you know is legitimate.



THE OFFER SOUNDS TOO GOOD TO BE TRUE

"You've won!" "Guaranteed returns!" "Easy money!"

Unexpected prizes, investments, jobs, refunds, and giveaways are common ways scammers get your attention.



THEY TELL YOU TO KEEP IT SECRET.

"Don't tell anyone about this."

A scammer may tell you not to contact your financial institution, family, or law enforcement. That's a major red flag.

Remember: STOP. CHECK. VERIFY.

STOP before you click, respond, send money, or provide information. **CHECK** for the warning signs of a scam. **VERIFY** the request independently. Contact the person or organization yourself using a phone number, website, or app you know is legitimate.

Think it might be a scam? If you think you've been targeted by a scam or have already shared information or sent money, **contact SCCCUCU as soon as possible at 831-425-7708, or visit any SCCCUCU branch.**



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Helping you stay one step ahead of fraud.