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Identify and Avoid Scams with These Tips

You may be pretty savvy about fraud, but two factors can weaken even the stoutest defenses: speed and feelings. Criminals commonly prey on our desire for convenience and our emotional relationship with money when devising scams.



Scam #1: Fake delivery messages

Cybercriminals send fake messages claiming that a package is delayed or that a delivery was unsuccessful. In the case of a delayed package, you receive a link and a prompt to update your account information to complete the delivery; the link harvests your personal information. For unsuccessful deliveries, you're informed that you'll need to pay a fee for another delivery attempt.

Plan #1: Take a deep breath and disengage

Avoid links in emails or texts. Instead, go directly to websites where you've conducted business. It takes a bit longer, but your information is safer.

Scam #2: Suspicious links

Phishing takes place in many forms, but the most common scenario involves scammers posting appealing links that redirect you to another website. Best case? You'll be taken to a shady website. Worst case? Clicking these links infects your computer with a virus that steals your personal info or locks your computer until you agree to pay the scammer a ransom fee.

Plan #2: Think before you click

Scammers know we're viewing trending posts on social media, and the more popular a post, the more likely we'll be to leave comments. A scammer will drop a dubious link into the comments, claiming it connects to a relevant story or thread. Be wary of any user or link in a comment that doesn't look quite right before clicking.

Scam #3: Verification code hijacking

If you've ever forgotten your password for a website, you've probably used a verification code or one-time password to get back into your account. In this scam, a criminal knows your email and is trying to use it to log in to an account. They will contact you to tell you that you will soon receive a verification code that you need to share with them, but they're really using that code to access your account and potentially lock you out.

Plan #3: Stop, drop, and call

If an unverified entity asks you for personal information, stop yourself from sharing any details, drop the communication, and call the company the person claims to be representing.

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HOLIDAY OBSERVANCES

CAHP Credit Union will be closed:

2023

Independence Day

Tuesday, July 4

Labor Day

Monday, September 4

Columbus Day

Monday, October 9

Veterans Day

Friday, November 10

Thanksgiving Holiday

Thursday, November 23

and Friday, November 24

Christmas Holiday

Monday, December 25

2024

New Year's Holiday

Monday, January 1

Martin Luther King Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

OFFICE HOURS

8:00 AM - 4:30 PM

Monday - Friday

CORPORATE OFFICE

PO Box 276507
Sacramento, CA 95827
800.542.2247
cahpcu.org

LOST OR STOLEN VISA CARDS

During Business Hours

Call or visit your local
CAHP Credit Union office

After Hours and Weekends

Visa Debit and Credit Cards
800.472.3272

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Scam #4: Cryptocurrency crimes

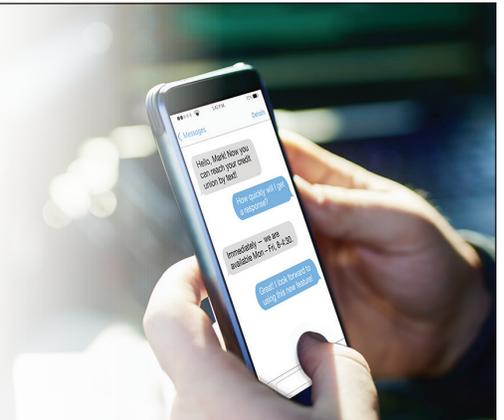
Digital currencies are a relatively new offering, so there aren't a lot of established guidelines for safe investing. Some investment "opportunities" have proven to be nothing more than modern Ponzi schemes.

Plan #4: Do your research

One of the great myths of investing—perpetuated by crypto hucksters—is that "fortune favors the bold." The reality is that fortune favors those who take the time to fully research the marketplace they're considering entering.

By ensuring you're communicating with the right people and companies, you can keep your data and money secure. CAHP Credit Union will never ask you for identifying information if we call you. If you have any questions, please visit cahpcu.org or call us at **800.542.2247**.

**Don't have time to talk?
No problem. Text us.
We'll text you back.**



Because convenience matters, you can now text us during our business hours, 8:00 AM to 4:30 PM, Monday through Friday, to get confidential, real-time answers to all your questions and to take care of all your banking needs.

Our knowledgeable, responsive team members are now just a text away!

Text CAHP to 800.542.2247 to opt in.



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Accounts insured up to \$500,000. By members' choice, this institution is not federally insured. The credit union is not insured by any state government.

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Annual Meeting of CAHP Credit Union

The annual meeting of CAHP Credit Union will be held at our corporate office, 2843 Manlove Road, Sacramento, California, at 5:00 PM on Monday, August 28, 2023. Three members of the Board of Directors and one Supervisory Committee member will be elected at the Annual Meeting. Nominees recommended by the Nominating Committee are:

Board of Directors
Paul Duran
Kelley Moore
Antonio Ybarra

Supervisory Committee
Richard Adams

The number of qualified individuals nominated for the Board or Supervisory Committee is not more than the number of vacant positions; therefore, no election is needed.

Your wallet just got smarter.

Add your CAHP credit and debit cards to your device's Digital Wallet for a quick and convenient way to pay in stores, in apps, and online.



Paying your premium on time... is it really *that important?*

As a general rule, paying a bill on or before the due date is a good idea. And while it may not seem like a big deal, forgetting to make an auto or home insurance payment or having a lapse in coverage can have serious and costly repercussions.

Learn more about why it is really *that important* to pay your premium on time, and the steps you can take if you have a lapse in coverage.



California Casualty
WE PROTECT AMERICAN HEROES

YOUR SAVINGS INSURED TO \$500,000 PER ACCOUNT

AMERICAN SHARE INSURANCE
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.



Note: The contents of this newsletter are designed to furnish information to our members with the understanding that it does not constitute accounting, legal, tax or other professional guidance. Expert assistance should be sought from professionals within the specified field. Rates, policies, procedures and services are subject to change and/or deletion without prior notice.