

Dear Valued OnPoint Member,

At OnPoint Community Credit Union, your financial security is paramount. We're providing this important information to help you protect yourself and your funds from increasingly sophisticated scams. Financial fraud can happen to anyone, which is why staying informed is your best defense. Please take a moment to review these common scams and safety tips.



Beware:



OnPoint Imposter Scams

- Someone calls claiming to be from OnPoint reporting "fraudulent charges"
- Caller asks for your PIN, password, or account information
- Requests to "protect" your money by sending funds via Zelle, CashApp, or wire transfers
- Caller ID shows OnPoint's number (this can be easily spoofed by scammers)



False Sense of Urgency

- Scammers pressure you to act immediately
- They claim your account is "at risk right now"
- They create emergencies to bypass your better judgment
- If someone is rushing you to make financial decisions, it's a **RED FLAG**



Government Impersonation

- Calls claiming to be from the IRS, Social Security Administration, or other agencies
- Threats of arrest, legal action, or loss of benefits
- Demands for immediate payment via gift cards or money transfers



Romance Scams

- Online relationship with someone who professes love quickly but you haven't met in person
- Has excuses and may claim to work overseas (military, oil rig, international business, etc.)
- Eventually asks for money for "emergencies," "travel costs," or "investments"
- Requests funds via wire transfer, cryptocurrency, or gift cards



"Someone You Trust" Scams

- Text messages appearing to be from friends or family in trouble
- Urgent requests to purchase gift cards and share the codes
- Messages with unusual wording or grammatical errors



Check Deposit Fraud

- Someone gives you a check to deposit and asks for some money back
- The original check will bounce days later, leaving you responsible for the full amount

How to protect yourself:



When in doubt, hang up and call us directly:

- Use the number on the back of your OnPoint debit card
- Use the number listed on your official statement
- Visit an OnPoint branch in person



Remember:

- OnPoint will **NEVER** ask for your full PIN or password.
- OnPoint will **NEVER** instruct you to move money to "protect" it.
- OnPoint will **NEVER** ask you to purchase gift cards.
- If something seems suspicious, it probably is.
- Take your time—legitimate organizations will not rush you.

Report Suspected Fraud:

Your financial security is our top priority. If you suspect there are fraudulent transactions on your account, please notify OnPoint immediately!

VISIT:

**[www.onpointcu.com/
report-fraud](http://www.onpointcu.com/report-fraud)**

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