

Protecting Yourself from Fraud

New scams are discovered every day. The best way to protect yourself is to look for the warning signs, and to be aware of high-risk activities. Below are some known red flags.

Have you:

- Received a check for an item you sold on the internet?
- Received a check for more than the selling price of an item you sold?
- Received a check from someone you communicated with via email?
- Received a check drawn on a business or individual account that is different than the person paying you?
- Been informed that you are the winner of a lottery that you did not enter?
- Been instructed to wire, send or ship money as soon as possible to a large U.S. city or another country, such as Canada, England or Nigeria?
- Been asked to pay money to receive a deposit from another country such as Canada, England or Nigeria?
- Been offered a payment or a commission for facilitating money transfers through your account?
- Responded to an email requesting you to confirm, update, or provide your account information?
- Received a call from IRS stating you owe money to wire funds (IRS does not call when funds are owed)

If any of the items above happened to you, and you think you may have been a victim of fraud, please call us at 909.822.4488.

Protecting Personal Information

You can protect your private information by following these simple steps:

- Use your own computer to access any online service where you are required to enter your user name and a password, or use your credit card. Other computers may have programs installed on them that capture your information.
- Use virus-checking (anti-virus) software on your computer and update it frequently. Some viruses known as Trojan Horses can capture important information stored on your computer such as passwords or documents and send them to someone else. For further protection, do not open e-mails from unknown sources.
- Protect your account, social security, credit card, PIN, password, and access numbers by not sharing them with anyone or writing them in a place where others can view them.
- Change your password regularly.
- Remember to Exit or Log Off when you have completed any online session.
- Review your account statements and follow the procedures to report errors.