

NOTICE TO MEMBERS

Financial Horizons Credit Union is currently seeing an increase in Phishing Scams targeting our members by spoofing phone numbers associated with FHCU. Those numbers include the following:

- 800-778-1623 - our TIIM line; this is FHCU's audio response system that members call to obtain balances and review their history. This line is strictly for incoming calls and does not have a live associate operating it. There are no outgoing calls from this line.
- 800-558-3424 - This is the phone number for Elan card member services. Elan is our partner that provides members with their FHCU credit cards.
- 775-945-2421 - This is FHCU's Hawthorne office and the primary telephone number provided on all documentation.

The scammers that have reached out to members spoofing the above phone numbers have stated some variations of the following:

"Hello, this is John or Jane with Financial Horizons Credit Union. I am calling to verify possible fraud on your debit card. Can you verify your debit card number is (full card number given)? There is a transaction for \$545 in Florida (or some other state). Is this a valid transaction?"

If you state no, they will ask to confirm your email address and phone number. They will ask for your online banking login to turn on fraudulent text messages or to deactivate your card. They will log into your account, and then as they are in your account, they can change all your personal information and sign up for Zelle and Google, Apple, or Samsung Pay. They may even ask you to provide them with the verification codes you will receive by text to sign up for these.

What you need to know:

Financial Horizons Fraud department will reach out via email and text first. A phone call will only be placed after no response is received to the email or text. A call from our actual fraud department will be an automated system that walks you through the process. In the second step, you will be given the option to speak with an associate. If you choose to complete the steps through the automated process, it will continue to walk you through it. If you choose to speak to an associate it will go like this:

"Good afternoon. Is this Jane Smith? This is John with Financial Horizons CU Fraud detection; we need to verify a recent transaction on your debit card ending in 0000 for \$494 at (merchant). Is this a valid transaction?"

If you answer yes, they will thank you and update the file. If you answer no, they will mark your card stolen and inform you to contact your local office for a replacement.

The fraud department will never, under any circumstances, ask for any of the following information:

- Your full debit card number
- Access to your online banking
- Or verification of your email address, phone number, or physical address.

If you received a call stating any of the above, please call or come into our office immediately and inform the associate that you received a call regarding fraud on your card.

Thank you,

FHCU Management.