

Fraud Scheme Warning:

Please be aware of two schemes in which Credit Union members have recently been victimized:

Fraud Scheme One: Fraudsters are utilizing Craigslist as part of member recruitment scams nationwide. The ads solicit current credit union members and offer \$75.00 or more for their assistance in gaining membership for ineligible individuals. This scam is targeting credit unions and members across the country. The following are two samples of Craigslist ads target credit union members for this recruitment scam:

- **If you're a Credit Union Member MAKE SOME EXTRA \$\$**
This is NOT a scam! I am willing to call you and discuss extensively! I need a ABC Credit Union Member to sponsor me into the credit union. I am willing to pay \$100 USD for this service. Please email me and we can discuss this in detail. This is a 1 day process and I want to become a member for investment account/interest rate purposes.
- **Need to find a XYZ Credit Union Member**
I was just approved for a visa credit card with XYZ Federal Credit Union and they called me and said that they can not process the application if I do not know any existing member or if I am not employed at one of the list of companies they have. To become a member you have to know a member. So now my app is on hold until I can find someone who is already a member. If you know someone, please tell them to contact me. I am willing to pay \$500. And all they ask for is the member's name and member number. Thanks.

Fraud Scheme Two: A member presents a large dollar official or cashier's check drawn on an out of state bank. The member received the item as proceeds from something the member sold on the internet or from a job located on the internet called a "mystery shopper." Here are some warning signs:

- The check was received by mail as payment something the member sold on the internet or as a paycheck for a "mystery shopper" assignment.
- It is an overpayment of \$2,000 to \$6,000 from some one who is requesting that the balance of the check is returned by wire immediately.
- The check is returned as altered/ counterfeit within five to fifteen days.