

Prevention tips

Do...

- review your monthly account statements.
- use UltraBranch® often to check your account activity.
- check your credit report regularly.
- shred your mail and any documents containing your personal information.
- consider renting a secure mailbox to prevent mail theft.

Don't...

- leave checks, debit or credit cards, ID cards, or mail in your car.
- write your personal identification number (PIN) on your card.
- keep your PIN or other passwords in your purse or wallet.
- give your debit or credit cards to others to use.
- give your account number or routing transit information to any person or company you don't know.
- respond to email or text messages requesting your personal, account, card, or PIN information.

Resources

- Local police department
- Local office of the FBI or online at IC3.gov
- Federal Trade Commission (FTC) at FTC.gov
- Better Business Bureau at BBB.org
- Fraud.org
- AnnualCreditReport.com
- LooksTooGoodToBeTrue.com

Don't pay the price of fraud.

Remember: Fraudulent checks deposited into your account, including any resulting fees, are your responsibility.



AlaskaUSA[®]

alaskausa.org

Learn to identify fraud

You could become a victim of fraud if you are...

- asked to deposit a check from someone you don't know.
- asked to pay money to receive a deposit.
- selling an item online and receive a check for more than the selling price.
- told that you've won a lottery that you did not enter.
- instructed to wire money to someone you don't know.
- involved in a financial transaction on an unsecure website or with an unfamiliar merchant.
- involved in a business transaction with individuals in foreign countries.
- paid to cash checks or make deposits/ money transfers through your account.
- responding to an email requesting you to confirm, update, or provide passwords or personal account information.
- required to deposit checks and/or send money transfers for a "mystery shopping" or a work-from-home job.

What to do if you suspect fraud

Don't rush into any "deal" you might regret later. If you think someone might be trying to rip you off, the first thing to do is stop and think.

- Ask for a phone number and say you'll call the person back. This gives you a chance to check them out. Sometimes criminals will discontinue contact at this point.
- Don't respond to any offers that look suspicious or seem too good to be true.
- If you receive a check that concerns you, don't deposit it until you talk to an Alaska USA member service representative about your suspicions.
- Never wire money to someone you don't know.
- Contact the Better Business Bureau to find out if the company you're dealing with is legitimate.
- Visit alaskausa.org/fraud for more information about fraud and scams. You can also learn about scams at LooksTooGoodToBeTrue.com or fraud.org.

If you think you're a victim

If you think you've accepted a counterfeit check, report your concerns to an Alaska USA member service representative right away. Promptly informing Alaska USA is the first step in protecting your account. Remember, you're responsible for your account transactions, including the deposit of checks that are returned unpaid.

If you think you're a victim of identity theft or any other type of fraud, contact an Alaska USA member service representative or the Fraud Resolution department at (800) 525-9094, ext. 2850. Alaska USA can assist by providing you with resources for reporting a financial crime to law enforcement.



You can outsmart the scammers.

Avoid being a victim by trusting your instincts and staying informed!