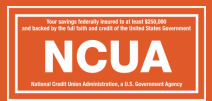




NEW HORIZONS CREDIT UNION

Solutions for the Real World®

Don't Let Scammers Haunt Your Finances





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October is here, but while you're getting ready for the spookiest time of year, scammers are gearing up for their own season: fraud season.

Fraud attempts spike around the holidays, and October is when the tricks really start. The good news? A little awareness goes a long way. Here are five ways to keep your money safe this spooky season.

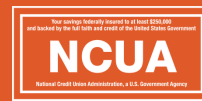


1. Always Verify Identities

If someone claims to be from New Horizons Credit Union, hang up and call us at (251) 316-3240 or use the number on the back of your card. We'll never ask for your PIN or password and if someone does, it's not us.

2. Be Skeptical of Urgency

Scammers love pressure. "Act now!" "Your account will be frozen!" "This offer expires in 10 minutes!" – these are all designed to make you panic and skip the thinking. Real organizations give you time. If someone is rushing you, that's a red flag. Slow down, take a breath, and verify before you act.





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3. Keep Your Contact Information Up to Date



This one's easy and often overlooked. Make sure your financial institution has your current phone number, email, and address on file. That way, if there's unusual activity on your account, we can actually reach you – fast.

An up-to-date number could be the difference between catching fraud early and dealing with it later.

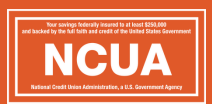
4. Shop Only Through Trusted Sources

Online shopping is convenient, but it's also where a lot of fraud happens. Before you enter your card details anywhere:

- Check the website's legitimacy
- Look for secure connections (<https://>)
- Stick with retailers you know and trust
- Use a credit card, like a NewHCU Visa Card, for secure payments



Always verify the source before you supply any information.





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5. Beware of Fake Delivery Notifications



An unexpected "package on the way" text or email? Don't click the link. Scammers send fake delivery notifications to trick you into downloading malware or entering your info on a fake site. If you're not expecting a package, delete it. If you are, go directly to the carrier's official website or app – don't use the link in the message.

Fraud prevention doesn't have to be scary. A little caution, a little skepticism, and a few good habits go a long way to keep your finances safe this season.

If you ever suspect fraud or have questions about your account, we're here to help. Contact us Monday - Friday from 9am - 5pm at (251)316-3240. We'd rather you double-check than get tricked!

Stay safe, and enjoy the season — for the candy and the costumes, not the scammers.

