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CREDIT UNION Logically. Locally.

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## Phishing

### Stranger Danger

It's one of the first things parents teach children: "Never talk to strangers." But when it comes to electronic communication, identifying who the strangers are isn't as straightforward as you might think. Sure, you might raise an eyebrow when you get an e-mail telling you you've been left thousands of dollars from a mysterious relative's estate, but what about an e-mail from your credit union, notifying you of a problem with your account? How about an e-mail from PayPal or eBay asking you to confirm your personal information?

### Phishing 101

Electronic phishing is a process crooks use to lure people into divulging sensitive information such as usernames, passwords and credit card details over the Internet. Take their bait and you could quickly find yourself as a victim of identity theft. So how can you protect yourself from phishing scams?

1. **The medium is the message**

First, recognize that most financial institutions, including Nelson & District Credit Union, will never ask you for confidential information by way of unsolicited phone calls or email. So if you receive communication regarding your account via one of these channels, be immediately suspicious.

2. **The devil is in the details**

Second, be alert. Phishing e-mails are designed to look legitimate. Often they include an organization's logo and mimic the organization's branding. But look closer. Hold your mouse over any hyperlinks in the document and watch which address comes up in your browser's status bar. Chances are it's not the organization's legitimate website. Spelling mistakes and grammar errors are another dead giveaway.

3. **Look it up**

Third, do your research. Visit www.recol.ca for news and alerts about current scams. If you don't find anything listed, don't be afraid to call the organization directly and ask.

Fraud can affect anyone at anytime. Your best protection is to be cautious, aware and responsible with your personal and financial information.

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