



CELEBRATING 75 YEARS

Coast Central  
Credit Union

Where YOU are central



## Where Protecting Your Financial Information from Fraud and Scams is CENTRAL

**At Coast Central, helping you keep your money and your information safe is of utmost importance to us. Take time to review the helpful tips below. Your hard-earned money will thank you for it.**

### KEEP YOUR ACCOUNTS SAFE

- Use Online and Mobile Banking to monitor your account activity 24/7.
- Set up digital Alerts to get notified for login attempts, profile changes, card transactions, balance levels, and more.
- Use Card Control within Online and Mobile Banking to suspend cards in seconds if you suspect fraud.
- Review your monthly statements carefully to watch for unusual transactions; sign up for e-statements for extra protection!
- Keep contact info current so you can be easily notified in case of fraud.
- Use Face ID and 2-factor authentication whenever you can.
- Checks: if you were not expecting a check and receive one from someone you don't know, don't cash or deposit it. Ask us first.

### BE CAUTIOUS OF UNSOLICITED COMMUNICATIONS

- Scammers are actively spoofing Coast Central's main number to appear like the call is coming from us. Stay alert and don't assume.
- When a caller tells you he or she is calling from Coast Central, remember what actual employees **NEVER** ask for: Online and Mobile Banking passwords, any kind of Access Codes, full debit and credit card numbers, and PINs.
- Don't reply to or click on links in texts or emails. Fraudsters gain access to your accounts even if you simply reply "No" to a text. Call us first.
- If a text or call comes with a sense of urgency, don't act until you can verify the legitimacy.
- A request for payment, including wires and gift cards, from someone you've never met is a red flag. And once money leaves the credit union, it's likely impossible to ever get back.



Check out our Fraud Awareness Resources at:  
[coastccu.org/security](https://coastccu.org/security)  
(707) 445-8801





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## PROTECT YOURSELF ONLINE

- Don't use the same password for multiple accounts; create a unique password for each platform, one that's made up of phrases, quotes, and lyrics.
- Check website security before making online transactions. Look for https:// and a padlock symbol in the address bar.
- Use up-to-date security software on all devices.
- Secure your Wi-Fi network with a strong password and encryption to prevent unauthorized access. Be cautious about using Wi-Fi in public places.
- Be cautious about what you share on social media.
- Beware of computer pop-up messages that appear to help you.

## SUSPECT YOU'VE BEEN SCAMMED? ACT QUICKLY!

- If you suspect fraud on any of your accounts, are skeptical a text you received is actually from Coast Central or think you may have just sent a wire transfer to a scammer, immediately call us at (707) 445-8801 or Live Chat at [coastccu.org](https://coastccu.org). Our friendly experts are available six days a week to assist you:

**Monday-Friday | 8am-6pm**

**Saturday | 10am-3pm**

- If you suspect identity theft, contact credit bureaus to add a fraud alert or have your credit frozen from being used:

**Equifax.com** or **(800) 525-6285**

**Experian.com** or **(888) 397-3742**

**TransUnion.com** or **(888) 909-8872**

- Report your case to local law enforcement and the Federal Trade Commission at:  
**[reportfraud.ftc.gov](https://reportfraud.ftc.gov)** or **[identitytheft.gov](https://identitytheft.gov)**



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**[coastccu.org/security](https://coastccu.org/security)**  
**(707) 445-8801**

