

## Types of Fraud

Criminals are always finding new and ever-complex ways to access and steal financial resources. Although Stranraer Credit Union uses the latest technology to protect your account, you're also on the defensive front line. Scammers may reach out to you directly, seeking your personal data.

### COMMON TYPES OF FRAUD

It's important to stay on guard and we believe education is one of the most powerful tools you can have against these attacks. Learn about different fraud categories below.

- Online Fraud
- Phone & Other Fraud

### Important Security Information

Do not offer personal or confidential information via unsecured email or over the telephone. Remember, Stranraer Credit Union will never contact you and ask for your account number or any other financial information over the phone or via email.

### ONLINE FRAUD

#### Malware

Malware, as the name suggests, is malicious content, and includes viruses, spyware, Trojan horses, or any other software designed to infiltrate or damage a computer system, steal personal information, and commit fraud.

There are several easy ways you can minimize malware risk:

- Never download a file or attachment unless you are absolutely certain what it is and who sent it.
- Never click on an advertisement asking for personal or financial information.
- Update your security and system software to protect your computer from these threats.

#### Viruses

Viruses are harmful programs transmitted in numerous ways. Although they differ, they're designed to spread themselves from one computer to another through the Internet and cause havoc. Most commonly, they give the criminals access to infected machines.

## Spyware

The terms spyware and adware apply to several different technologies. Two important things to know about them are:

- They can download themselves onto your computer without your permission (typically when you visit an unsafe Web site or click on an attachment).
- They often make your machine do things you don't want it to do. This might be as simple as opening a pop-up ad or as complicated and nefarious as tracking your online movements, stealing your passwords, and compromising your accounts.

## Trojan Horses

A Trojan horse is a harmful code contained inside what would otherwise be harmless programming or data. The horse takes control and does its chosen form of damage, such as ruining the file allocation table on your hard disk. In one celebrated case, the Trojan was a program that was supposed to find and destroy computer viruses.

## OTHER FRAUD

### Phone Scams

Criminals can use fake numbers to contact you, so caller ID isn't a sure sign that the call is legitimate. Stranraer Credit Union will never ask you for personally identifying information, such as account numbers, national insurance numbers or anything else of a similar nature, unless you initiate the conversation with us and we require the information to process your request.

Scammers will try and get as much information out of you as quickly as possible. They'll use urgent language or high-pressure tactics to make you feel like you need to answer their questions immediately. Don't be afraid to take time to analyse what's going on and to ask questions. If something doesn't feel right, hang up.

If you are questioning if the call is legitimate, find the official contact information for the company to verify that they tried to contact you. For example, if you receive a suspicious call from someone claiming to be from Stranraer Credit Union, you can contact us on 01776 706911 and ask them if the call was from us.

### Internet Scams

The Internet has more transaction and business offerings than ever before. An individual can bid on a luxury item and a business owner can advertise to a global market at a click of the button. However, as a consumer, you must be aware that Web-based scams are as varied and abundant as legitimate opportunities.

Never give out personal details or financial information online unless you can verify the security of the site. If in doubt, ask a friend or shop on a site you know and trust.