

# **SCAM ALERT CHECKLIST**

## **Protect Yourself from Fraud and Scams**

**STOP & THINK** Before You Click, Send, or Share

### **Common Red Flags of a Scam:**

- ⚠ Urgency & Pressure – Scammers say you must act NOW or risk losing money/opportunity.
- ⚠ Unexpected Contact – You receive an email, text, or call from someone claiming to be a bank, CRA, or company you don't recognize.
- ⚠ Too Good to Be True – Promises of free money, large winnings, or “guaranteed” investments.
- ⚠ Requests for Personal Info – They ask for your SIN, banking details, passwords, or security codes.
- ⚠ Weird Payment Requests – They want payment in gift cards, cryptocurrency, wire transfers, or prepaid credit cards.
- ⚠ Bad Grammar & Spelling – Emails or messages are full of typos and awkward phrasing.
- ⚠ Suspicious Links or Attachments – Emails/texts contain unknown links (hover over links to see the real address).

### **What to Do If You Suspect a Scam:**

- ✓ Don't Click or Respond – Avoid opening links or replying. Scammers thrive on engagement!
- ✓ Verify the Source – Contact the company directly using an official phone number or website.
- ✓ Hang Up & Call Back – If a “government” or “bank” calls you, hang up and call the real number from their website.
- ✓ Protect Your Info – Never share passwords, PINs, or personal details over phone, text, or email.
- ✓ Check for Real Logos & Emails – Scammers fake official emails; look for misspelled domains (e.g., cra-canada.com instead of canada.ca).
- ✓ Report the Scam –
  - Canadian Anti-Fraud Centre: 1-888-495-8501 or antifraudcentre.ca
  - Local RCMP or Police
  - Stoughton Credit Union – Call us if you're unsure about a financial request!

## Protect Yourself Every Day:

- ◆ Use Strong, Unique Passwords for banking and email accounts.
- ◆ Enable Two-Factor Authentication (2FA) whenever possible.
- ◆ Monitor Your Accounts – Check statements regularly for suspicious transactions.
- ◆ Keep Software & Apps Updated – Prevent security breaches by staying up to date.
- ◆ Shred Personal Documents – Don't toss bank statements or tax documents in the trash.

**Stay Alert. Stay Safe. Stay Scam-Free!**

**Have questions? Call Stoughton Credit Union – We're here to help!**



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