

# Keep Your Guard Up

Be alert to fraudulent emails, text messages and phone calls.



Fraudsters are on attack, using malicious email, text message and telephone scams designed to steal tax refunds, unemployment benefits, and government stimulus checks being distributed to eligible individuals. ***Don't fall for common scams:***



## Internal Revenue Service (IRS) Checks

There is no outside business that can get you a check any faster and no 3rd party has ever been used by the IRS to “hold or sort checks”. Funds are issued via US Postal service or direct deposit. The same holds for Stimulus checks. **The IRS will NEVER ask for PINs, passwords or confidential access for credit cards over the phone or by email.**

## Phone Scams

Phone scammers may pose as IRS agents or bank employees to request sensitive information or verification of this information, such as bank account or social security numbers. Let calls from unknown numbers/callers go to voicemail. **Confirm any request with the alleged organization/business by calling a known phone number or one published on the organization’s official website.**



## Email and Text Message Scams

Email or text messages may tempt you to click on a link or call a number promising urgent news about your refund or stimulus or asking you for personal or banking information. **DO NOT click on links to open attachments;** they could infect your device with malware. Confirm the message is from a trusted source using a known phone number.



Memorial Employees FCU is here for you, if you have any questions. Please call (954) 265-3162 or email [memberservices@mefcu.org](mailto:memberservices@mefcu.org).