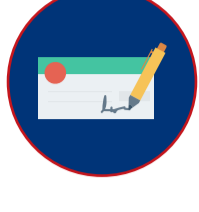


Financial Scams and How to Stay Safe



Don't Pay to Get Your Stimulus Check



Whether someone promises that they can get your check to you more quickly or get you a larger check, it's not true. Scammers are using stimulus payments as a way to rip people off. They might try to get you to pay a fee to get your stimulus payment. Or they might try to convince you to give them your Social Security number, bank account, or government benefits debit card account number.

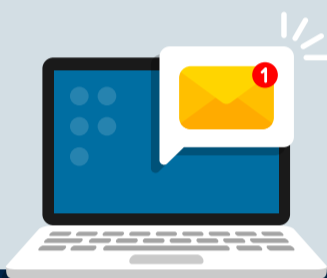
You never have to pay to receive stimulus money for which you're eligible.

Any funds for which you're eligible will be sent to you via the same payment method used to send your tax refund, Social Security, retirement, or other government benefits money.



DO

- ✓ Visit irs.gov/coronavirus to submit your info, check your payment status and confirm financial information on file.
- ✓ Report scams to the [Federal Trade Commission](https://www.ftc.gov).



DON'T

- ✗ Respond to email, phone, text, or on social media about your stimulus check. Scammers have the ability to spoof phone numbers, emails and websites, making them appear to come from legitimate sources.
- ✗ Fall for "fake check" scams in which you're asked to deposit your check then send money back that the IRS "overpaid" you.



Don't Pay for Job-Related Assistance

Over 20 million jobs were lost due to the COVID-19 economic situation. Now, scammers are preying on the unemployed and underemployed, taking advantage of their need to search to make money.

DO

- ✓ Search out and use legitimate job sites like [LinkedIn](https://www.linkedin.com), [Indeed](https://www.indeed.com), and [USAJOBS.gov](https://www.usajobs.gov), where all government-related jobs are posted free of charge.
- ✓ Interview with potential employers only after connecting with them through traditional means. Research the company online, check the Better Business Bureau, or perform a simple [Google search](https://www.google.com) of phone numbers and email addresses to help verify their authenticity.
- ✓ Trust your instincts. Poorly-written, vague emails and job postings are warning signs, as are recruiters whose knowledge of the industry in which you work doesn't jibe with their desire to bring you on board today.

DON'T

- ✗ Pay upfront fees to receive assistance in finding work. This can include money needed for "necessary" background checks, application fees, or pre-paid uniforms.
- ✗ Give out your personal info (like your SSN, passwords and financial info) over email or informal virtual meeting places. If you are asked to connect on Facetime, in Google Hangouts, etc., to interview, that's a warning sign.
- ✗ Pursue any offer that doesn't feel right. If it's too good to be true, it probably is. Scammers offering fast-hire, high-pay positions create a sense of urgency, in hopes that applicants will lower their guards and send money, financial details and more to land a dream job.



Keep Your Financial Information Safe

Unless you can be assured of who's calling, don't give your financial information to someone who calls or emails you. 1st United will never call or email to ask you to verify your personal and financial information.

DO

- ✓ Call or contact us directly. Our Member Contact Center at **(800) 649-0193** is open six days a week. You can also [email us](https://www.1stunited.com), [chat with us](https://www.1stunited.com) or [visit your local 1st United branch](https://www.1stunited.com) for assistance.

DON'T

- ✗ Give out your Secure Access Codes (SAC) to anyone who contacts you. In recent weeks, we've seen our 800 number and [ask for your SAC](https://www.1stunited.com).

We're Here to Help



If you feel your financial information has been compromised, contact us immediately. We can confirm any contact from 1st United Credit Union and take precautionary steps to help you change your password, stop payments, and acquire new debit or credit cards.

[Contact Us](#)