

HAVE YOU OR A LOVED ONE EVER BEEN A VICTIM OF A SCAM?

Scams are becoming more complicated and sophisticated, and many people fall victim to them. Don't feel embarrassed or ashamed you have been a victim of a crime! If you have been scammed, make sure you report it. You may not always get your money back, but you can take the steps to stop it from happening again to you, friends, and family. Take a look at the common types of scams.

Here are some common types of Scams:

- ✚ Charity Scams
- ✚ Romance – Online dating Scams
- ✚ Lottery or prize scams
- ✚ Money Mule scams
- ✚ Grandparent scams
- ✚ Mail fraud scams
- ✚ Gift Card scams

Avoiding Scams in the future, look at things you can do to avoid falling victim to a scam.

- ✚ Monitor your accounts.
- ✚ Shred sensitive documents.
- ✚ Check your credit report.
- ✚ Do not share personal information.
- ✚ Implement fraud detection tools.
- ✚ Report suspicious activity

If you have been a victim of a scam please report it, to learn more about latest consumer scams and ways to protect yourself visit the Federal Trade Commission (FTC), Consumer Financial Protection bureau, as well as your state regulatory agency Vermont department of financial regulations (VDFR)

To Report Fraud, go to www.reportfraud.ftc.gov

Consumer Alerts, learn more about the latest consumer scams and what you can do you protect yourself and loved ones by visiting the Federal Trade Commission (FTC) Consumer Advice at <https://consumer.ftc.gov/consumer-alerts> or

Consumer Financial Protection Bureau (CFPB) at <https://www.consumerfinance.gov/ask-cfpb/what-are-some-common-types-of-scams-en-2092/>

<https://dfr.vermont.gov/avoid-scams-and-frauds>

If you suspect fraud on your GMCU account(s) contact us at 1-800-360-6892