



# \$25

to jump start our  
youngest members'  
savings **this April**



Between April 1-30, 2024, Wauna Credit Union will make the initial deposit of \$25 to a new primary membership for individuals who are 17 years of age or younger at the time of account opening. The first \$5 will establish their Youth Share Advantage Account, and the remaining \$20 will be deposited into a new Jump Start Savings account. Deposits are federally insured by NCUA. Membership eligibility criteria applies.



## ALERT: Increase in Fraudulent Activity

March 2024

Dear valued member,

At Wauna Credit Union, we stand by our members through thick and thin. A recent uptick in social engineering scams, reflective of industry-wide trends, has affected some of our neighbors recently. We would like to emphasize the importance of vigilance and proactive measures to safeguard against fraud of this type.

If you notice unusual transactions or odd activity of any kind, reach out to WCU immediately so we can assist in identifying potential fraud and securing your account. This can be done by calling us directly at 800-773-3236, by using the chat function in U banking, by contacting us through Wauna CU Now, or by visiting one of our branches in person.

Wauna Credit Union will never call you out of the blue and ask for sensitive information, including but not limited to:

- Your social security number
- Your full credit or debit card number
- Your PIN
- The expiration date or CVV on your credit or debit card
- Your password for online banking
- Your date of birth
- Your mother's maiden name or other common security questions

If we are returning a call after you reached out to us, we may ask for additional personal information to verify that you are who you say you are. If in doubt about any phone interaction, remember that the best practice is always to **hang up and call us back**.

Here are a few more steps you can take to help keep your money and information safe:

1. **Update your online banking passwords** regularly (quarterly is good, monthly is better). Choose strong, unique passwords and avoid easily identifiable personal information, such as a pet's or child's name that may be discoverable on social media or online.
2. **Monitor all transactions** in your checking account and on your credit cards. Make sure that any activity you see is legitimate and was initiated by you. It is not uncommon for fraudsters to start small with transactions in minimal dollar amounts to test out the validity of your account before pulling out large sums. An easy way to do this is to set up alerts through your online banking account for anything that would be out of the ordinary for your individual spending patterns. That way, you'll be in the know as soon as something happens that may not have been you.
3. **Exercise caution with phone calls**, especially if anyone requests personal or financial information. If in doubt, the best practice is to hang up and call back using the official number on our website (for WCU, that is 800-773-3236). It is always better to be on the safer side of this, and a legitimate representative of Wauna Credit Union will never be upset about you hanging up to call us back.
4. **Set up multi-factor authentication** whenever possible. An additional layer of security is always better than a single password as it adds another barrier between your information and someone attempting to gain access to it.

To empower our communities with tools to combat these types of threats, we are offering fraud-focused seminars free of charge. We encourage members to attend these events and educate themselves about the latest fraud prevention strategies. The next in our **"Fraud Awareness on Tap"** series will be held at Waltz Brewing in Forest Grove, OR, on **April 10th from 6:15-7:15pm**. Please visit our social media channels for more information about upcoming events.

As a not-for-profit financial cooperative, we live and breathe the credit union difference – people helping people. We understand how the actions of these criminals can threaten our members' financial well-being, and we are committed to supporting you during this time. Remember, you are our neighbor, not a number, and we're here to help.

Thank you for your membership,

The Wauna Credit Union team

**ASTORIA CLATSKEANIE FOREST GROVE SCAPPOOSE ST HELENS VERNONIA WARRENTON**

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