

Keep Your Summer Scam Free

Prevent Yourself from Falling Victim to Common Scams

In 2024, the FTC reported that more than \$12.5 billion was lost to fraud, which is a 25% jump from 2023. Scammers are more prevalent than ever, but becoming a victim of a scam is avoidable when you educate yourself on their tactics. We want to make sure our members and the community stay vigilant against fraud, so here is information on common scams you should watch out for.

>> Read More Inside

- INSIDE:**
- Scams You Should Know About
 - SDCCU Stuff the Bus
 - Summer Travel Tips



The Latest Scams You Need to Know About

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AI Powered Scams

Scammers are getting smarter and find creative ways to leverage new technology like artificial intelligence (AI). Scammers might use AI to write convincing phishing emails and texts, create deepfakes of celebrities to trick victims into investing in fake companies, impersonate a victim's friend or family member to ask for money or impersonate an employer to ask for personal information. The potential to create an image, video or voice of someone else has proven to be an extremely effective and profitable tool for scammers.

Text Scams

A text scam, or a "smishing" scam, is a type of phishing that uses deceptive text messages to trick individuals into sharing personal information or clicking on nefarious links. A recent example of a common smishing attack is the DMV scam. Fraudsters send texts posing as DMV employees, stating that the victim owes money from an outstanding parking ticket or unpaid toll. The victim is then directed to click a link to pay the outstanding fees, ultimately having the victim hand over personal payment information to the scammers. If you get a text like this, block the sender and delete the message.

Imposter Scams

Imposter scams are the most common type of scam. Fraudsters will pose as government or business officials and use scare tactics to try and get you to hand over private information like your Social Security Number or your bank account information. An important rule of thumb to remember is that a government official will not ask you to share your sensitive information or demand payment over the phone. If you are unsure about a caller, hang up and call the organization back at their official phone number listed on their official website.

Employment Scams

Employment scams often target individuals who are looking for work and use enticing lures on the victims. Some scammers take a slow approach with interviews, making the operation seem legitimate. They will gather personal information about their victims and then ask them to purchase equipment or special training for the role with the false promise the victim will be paid back.

Romance Scams

Romance scams target singles looking for love. The scammer often creates a fake profile to strike up conversations on dating and social media sites. They use this tactic to build trust with their targets and will eventually make up a story and ask for money. They often say they are working outside of the country and will ask for money to purchase a return airplane ticket, pay off debts, pay for emergency surgery or other emergency medical expenses. After they have received their money, the scammer will often disappear without a trace, leaving the victim both heartbroken and financially vulnerable.

For more information about common scams and how to avoid them, visit sdccu.com/scams. Additionally, register for our Financial Wellness Wednesdays Webinars to learn how to avoid fraudsters at sdccu.com/fww.



School Supply Donation Drive

During the last school year, more than 23,000 students were identified as experiencing homelessness in San Diego County. Kids face many hardships and having access to school supplies should not be one of them. Donations made in San Diego will go directly to the San Diego County Office of Education, while donations made in Orange and Riverside Counties will go to the Angels Baseball Foundation in support of their annual Back 2 School Drive. To donate, visit any SDCCU branch location, participating Jersey Mike's locations in San Diego or donate online at sdccu.com/donate.



Traveling This Summer?

Make sure to take the proper steps to ensure that your accounts are not flagged for fraudulent activity and that you maintain seamless access to your funds.

1. Set a Travel Alert

You can easily set a Travel Alert within Internet Branch online and mobile banking* or you can call us at (877) 732-2848.

To set the Travel Alert within Internet Branch online banking, visit the Self Service tab, then under Card Services, click on Travel Notifications. From there, enter your dates of travel, the destinations you'll be visiting, your contact information and your SDCCU credit and/or debit card numbers. Make sure to specify whether you will be traveling internationally or domestically.

2. Set Up Account Alerts

Account alerts are a great option to stay up-to-date on your account details while traveling. SDCCU offers customizable text and email alerts on your accounts that can notify you of any suspicious account activity.

To set up Account Alerts within Internet Branch online banking, navigate to the Self Service tab, then under Personal Information, click Alert Preferences.

3. Contact Your Cellular Service Provider

For SDCCU members traveling internationally, remember to contact your cellular service provider to inquire about international access. International access will ensure that you will be able to obtain the one-time passcodes needed to gain access to your SDCCU accounts online.

Visit sdccu.com/traveltips for more information.

*Message and data rates may apply.



SDCCU in the Community

SDCCU Stuff the Bus – Donate Now

SDCCU is partnering with the San Diego County Office of Education, Jersey Mike's® and the Angels Baseball Foundation to collect monetary donations to purchase back-to-school supplies for students in need in our communities. For more information or to donate online, visit sdccu.com/donate.

Your Life, Your Legacy Webinar – July 9

We plan for birthdays, college, weddings and other life milestones. Doesn't it also make sense to have a plan in place when it comes time to settle your legacy? In partnership with Dignity Memorial, SDCCU is hosting a webinar that can help answer some of the most important questions you should consider so you can focus on enjoying life knowing your family doesn't have to worry. Register online at sdccu.com/fww.

SDCCU Furever Friends Adoption Program

SDCCU is thrilled to partner with Rancho Coastal Humane Society (RCHS) to help find loving homes for our furry friends. The Furever Friends adoption program highlights animals with special needs, seniors and long-term RCHS residents looking for a home. To learn more, visit sdccu.com/petadoption.

Elder Abuse Prevention Webinar – July 16

Elder Abuse is on the rise. Join us for our Elder Abuse Prevention webinar with Scott Pirrello to discuss common scams, tricks to watch for and strategies to protect yourself and your loved ones from becoming a victim. Scott Pirrello is the head of elder abuse prosecution for the San Diego County Deputy District Attorney's Office and has been a prosecutor for 19 years. Since 2009, Scott has been assigned to the Family Protection Division, prosecuting a variety of family violence including elder abuse, domestic violence and child abuse. Scott now focuses exclusively on prosecuting all varieties of elder abuse including physical, financial, sexual and neglect cases. Scott is an expert in elder abuse prevention enforcement, prosecution and the multi-disciplinary team approach to elder abuse prevention. Register online at sdccu.com/fww.

For more information on SDCCU's community support, visit sdccu.com/community.

Visit sdccu.com/locations for open branch locations and hours.

SDCCU will be closed in observance of the following Federal Reserve holidays:

Fourth of July Holiday – Friday, July 4

Labor Day – Monday, September 1

Compliments & Complaints

We welcome your feedback as we strive to provide you with exceptional service. Please send all compliments & complaints to P.O. Box 261209, Attn: Compliments & Complaints, San Diego, CA 92196-1209.



(877) 732-2848



Membership required. For more information on products and services, visit us at sdccu.com. Equal Opportunity Employer

Changes to Account Terms Notice included with your June 2025 statements.

NOTICE OF CHANGE TO THE TERMS AND CONDITIONS OF YOUR ACCOUNT

The changes to the Terms and Conditions are effective July 1, 2025.

IMPORTANT CHANGES TO THE TERMS AND CONDITIONS OF YOUR ACCOUNT - This is a notice of changes to the Terms and Conditions of your account with us. Your account(s) shall be governed by the following terms and conditions. Continued use of your account(s) after receipt of these terms and conditions constitutes acceptance of, and agreement to, the terms and conditions. The following sections (or subsections where listed) have changes you should review:

- **AGREEMENT**
 - Modified process to view Account Disclosure and Agreement document online
 - Replaced Live Chat with Secure Message as a contact method
- **EXPEDITED FUNDS AVAILABILITY ACT POLICY**
 - Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The amount we make immediately available is increasing to the first \$275 (up from \$225) of your deposits
 - We may place an extended hold on checks deposited on any one day totaling more than \$6,725 (up from \$5,525)
 - If you are a new customer, funds from deposits of cash, wire transfers, and the first \$6,725 (up from \$5,525) of a day's total deposits of cashier's, certified, teller's and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions
 - For deposits made at ATMs that we own or operate, the first \$275 (up from \$225) of a day's deposit will be available immediately