



Trouvaille Federal Credit Union August 2022 Newsletter

Hours of Operation: Monday-Friday 9:30am-2:00pm

**We Are
BACK!**

**CREDIT UNION OFFICE
IS OPEN
MASKS ARE REQUIRED**

**We Are
BACK!**

Leaving RHD?

If you are leaving RHD and have a credit union account, you need to contact the credit union immediately. Once a member always a member but if you do not have any activity in your account for a year, your account will be assessed a dormant account fee of \$4.00 per month. If you have a current loan with us, you need to set up payments from your new job, a checking account at another financial institution or from your unemployment compensation. You have signed permission for us to take your last paycheck or checks to cover the balance of the loan. As soon as you know you are leaving contact by email at TFCU@rhd.org or call 215-951-0329.

Beneficiary Update

The time is now to make sure you have a beneficiary on your account with the credit union. The updated account change form can be found on the credit union's website www.trouvaillefcu.com. If there is not a beneficiary on your account or the current beneficiary is deceased, the account will go the "THE ESTATE OF...". Make sure your loved ones get your money. If you are not sure who you have on your account fill out the account change form and give us the beneficiary(beneficiaries) that you want. Make sure you sign and date the form.

Did You Move This Year and Not Tell Us?

You can notify us by email at tfcu@rhd.org, stop by or send us a letter with the new address. Notifying payroll will not notify the credit union.

MEMBERS WHO ARE OUT ON FMLA

Are you currently out on FMLA because you are ill and have a loan with the credit union? Please call 215-951-0329 or email us at TFCU@RHD.ORG to let us know what day you went out sick. You have payment protection on your loan; which means; you have insurance that will make your payments on your loan until you return to work. We will contact CUNA Mutual to get you the paperwork to complete. You are responsible for the first 14 days that you are out but after that they make your loan payments for you. One less bill to worry about when you are sick. Your loan also has credit life on it. Please share this information with your family

SUMMERTIME AND YOUR ATM CARD

With summer vacations upon us, many members want to travel. When going out of state you need to let us know so we can inform our ATM Fraud department that you are traveling. **You need to call at least a week ahead of time.** When you call, please give us your name, the last 6 digits of your atm card, the time period that you are traveling and if you need the card open for hotel and automobile rentals. These are restricted transactions unless we open them up.

Negative Accounts

Accounts that are negative for 30 days or more

WILL BE CLOSED

as of August 31st, 2022.



EMAIL AND TEXT SCAMS TO WATCH OUT FOR

PayPal Prenote Scam

As consumers look for more accessibility to our money through online platforms, scammers are finding loopholes within financial institutions and fintech platforms security. Recently scammers have found a chink in PayPal's security armor. Protect yourself from the newest way fraudsters have started using PayPal accounts to withdraw money directly from unsuspecting consumers accounts. They build out a PayPal account and then send a prenote from PayPalPrint to your account at your financial institution to see if the information is correct. These come in as an ACH. Once the bank information is validated, scammers start pulling money from the account into their fake PayPal. Trouvaille's staff know that these are scams and we have returned these prenotes as closed accounts. Always review your account for unknown ACH charges and notify the credit union staff to return the ACH withdrawal.

Google Voice Scam

If you have posted a notice online for example an item for sale or a plea to find a lost pet and you included your phone number, the crook will call you and feign interest but say they want to verify first that you aren't a scammer. They tell you that you are about to get a verification code from Google Voice (their virtual phone and text service) sent to you and ask you to read it back. What they are really doing is setting up a Google Voice account in your name. They can then go on to perpetrate scams and pretend to be you, hiding their footprint from law enforcement. To stay safe, never share verification codes with anyone. If you have fallen for this scam, you will find steps to reclaim your account at the Google Voice Help Center.

Rental Assistance Cons

As eviction bans in cities and states expire, renters should be on the lookout for Rental Assistance Scams. With over a half million renters behind on their rent, scammers are impersonating government or nonprofit employees to request personal info and money up front for filing the application. If you are behind on your rent and need assistance, go out to your state's government site (STATE NAME OR INITIALS.GOV) and their site has an assistance section.

Fake Job Frauds

Scammers harvest contact info and personal details from resumes posted on legit job websites like Indeed, Monster and Career Builder. They pretend to be recruiters, they call, email, text or reach out on social media with high-salary or work at home job offers. Sometimes the goal is to get additional information about you such as your social security number and drivers license number to file false unemployment claims and other times to persuade you to send money for bogus home office setups or fake fees. Utilize a separate email address just for job hunting and set up a free Google Voice phone number that ring on your phone but keeps your real number private. If you get a sudden job offer, independently call the company's human resources department to verify that it is a real job offer.

Fake Amazon Employees

Scammers call, email, text, and thru social media accounts stating they are from Amazon. They may send you a message about suspicious activity on your account, raffles, or unauthorized purchases. Amazon does not call or write to you about your account. If you think you have a real account problem, contact Amazon directly at 1-888-280-4331.

- **UPS and FedEx**
- Scammers send out emails and text messages about having trouble delivering your purchase. They never say what the purchase is but want you to "click here". Never open this email up, just delete.
- **Store Raffles**
- Emails that have a click here to see what you won a prize from (CVS, Walgreens, Costco, etc.). These are scams and are trying to get your personal information. Delete the email immediately.
- **Crypto Currency ATM Payments**
- The ATM's cropping up in convenience stores, gas stations, and big retailers are scammers' newest payment method pretending to be government officials, utility agents or sweepstakes representative, they direct you to pay a purported fee, bill or handling charge by sending cryptocurrency bought at these ATMs to an untraceable digital wallet.
- Law enforcement, utility companies or prize promoter will never tell you to pay them with cryptocurrency.
- **Local Tax Impostors.**
- Scammers will impersonate state, county and municipal law enforcement and tax collection agencies to get you to share sensitive personal information or send money to settle your tax debt. They may call email or mail letters threatening to revoke your driver's license or passport if you do not pay the bill. Some scammers will pretend to offer state tax relief to get your personal information. If you are unsure if you should be getting a tax relief, go out to your state at .gov and they will have that information on their site. Federal, state and local governments will not contact you with threatening letters, emails or phone calls or ask for personal information and passwords.
- **Gift Card and Money Orders**
- If you ever receive a check in the mail for service that you did not do and they say to keep a certain amount of the money and send them the balance in gift cards and or money orders, immediately shred that check. No one sends you money out of the blue. If you are uncertain call the financial institution that is listed on the check to see if it is a legitimate check. If you deposit that check into your account and send them the money, they are looking for your will be responsible for the full amount when that check bounces which it will.
- **P2P Payment Requests**
- Scammers are increasingly demanding payment via money transfer apps like Venmo, Zelle and Cash App. It is so convenient way to pay in seconds from your phone or computers. These payment cannot be cancelled per the vendors policies. Only use P2P apps to send money to friends and family. Also turn on the security feature that requires you to enter a password to make these payments. This is another level for you to review your transfer.
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TO CONTACT US

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