



Stay Financially Fit in 2014!



There are several services you can use to help protect yourself against fraud, scams and theft, but here are a couple of our favorites...

Account Alerts

You can receive QOCU account alerts by text or email! You can pick what type of alert you want to receive such as: cleared check alerts, low account balance alert and many more? You can set up this function in Online Banking under the "Accounts" tab, and then select "Account Alerts".

SHAZAM BOLT\$

This new service allows you to track your accounts anytime, anywhere and receive fraud alerts on your phone or tablet.



Check out our series on ways you and your family can Stay Financially Fit in 2014. Watch for monthly emails that include tips that will help you improve your financial well-being in 2014.

Tip #9 - Beware Of Card Cracking Scams

Here's How It Works:



Card Cracking Scams generally target college students recruited through ads on Facebook, YouTube and other social media or in person. Participants provide scammers their ATM/debit card and personal identification numbers. The scammer deposits a fraudulent check to a student's account via ATMs and then withdraws the funds before the bank learns the check was fake.

The student is told they get a cut of the fraudulent money for letting the scammer use their bank account. The fraudulent checks are then returned unpaid and charged back to the students' accounts. As instructed, participants report their ATM/debit card as lost or stolen and claim the transactions were fraudulent.

However, most of the time the participant gets nothing from the scammer and is left dealing with the police and their financial institution when checks are revealed as fakes. Participants might think of themselves as victims but, providing their debit cards to someone else is a crime!

Please share this information with the college students in your life!

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