

USE GULF CREDIT UNION'S REMOTE CONTROL CARD TOOL

Available in Online & Mobile Banking

You can:

- ✓ Turn your card off instantly
- ✓ Turn it back on once safe
- ✓ Control card access after hours without visiting a branch

This is a fast way to protect yourself if you suspect fraud.

KEY EDUCATIONAL RESOURCES



Federal Trade Commission (FTC)
consumer.ftc.gov/scams



Consumer Financial Protection Bureau (CFPB)
consumerfinance.gov/consumer-tools/fraud/

Gulf Credit Union is here to protect you.

Contact us anytime with questions or security concerns.

409.963.1191 • 800.448.5328

VISIT US ONLINE

gecu.org | gulfsanywhere.gecu.org

GROVES

5140 West Parkway
Groves, Texas 77619

BEAUMONT

2360 Dowlen Road
Beaumont, Texas 77706

BRIDGE CITY

4721 Hwy 87 South
Orange, Texas 77630

FANNETT

15931 Suite B, Highway 124
Beaumont, TX 77705
(Next to Fannett Urgent Care)

MID COUNTY

2779-B Aero Drive
Port Arthur, Texas 77640

ADMINISTRATION OFFICE

2779-A Aero Drive
Port Arthur, TX 77640

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GULF CREDIT UNION IS
FEDERALLY INSURED BY
THE NATIONAL CREDIT
UNION ADMINISTRATION.



PO Box 848
Groves, Texas 77619

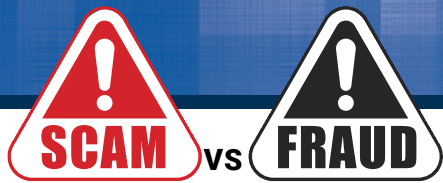
PROTECT YOURSELF FROM SCAMS

WHAT YOU NEED TO KNOW & HOW GULF CREDIT UNION HELPS SAFEGUARD YOUR ACCOUNTS

Scams are becoming more sophisticated every year. Criminals develop new ways to trick consumers into giving up personal information, money, or access to accounts.

At Gulf Credit Union, your security is our priority. By understanding how scams work and using our protection tools, you can significantly reduce risk.





SCAM

- A deceptive scheme where the victim willingly gives money or information under false pretenses.
- The victim actively participates in the transaction, but under false pretenses or pressure.

Examples:

- ! Fake call pretending to be the credit union
- ! Phishing text asking for online banking code
- ! Romance scam
- ! Being convinced to move money into a fake "safe account"

Reimbursement:

Less likely, because the transaction may appear authorized even though it was based on a lie.

FRAUD

- Unauthorized access to your information with no involvement from you.
- The victim is not directly involved in the malicious act; their information is stolen and used without their consent.

Examples:

- ! Unauthorized card charges
- ! Identity theft to open accounts
- ! Someone using your account without permission

Reimbursement:

More likely, because the activity is considered unauthorized.

COMMON SCAM TACTICS TO WATCH FOR

Fraudsters often use urgency and fear to pressure you into acting quickly. Be cautious if you encounter the following:

IMPOSTER MESSAGES

Scammers pose as your credit union, government agency, delivery service, or family member.

- They ask for personal information, verification codes, or payments.

SPOOFED CALLS OR TEXTS

Numbers may look legitimate on caller ID.

- Requests for PINs, passwords, or one-time codes.

URGENT PAYMENT DEMANDS

Pressure to "act now."

- Requests for gift cards, crypto, or wire transfers.

FAKE FRAUD ALERTS

They claim to be "fraud department."

- Asking for login info or one-time codes.



HOW GULF CREDIT UNION PROTECTS YOU

- ✓ **Real-Time Monitoring**
We flag unusual spending patterns or out-of-area transactions.
- ✓ **Automated Alerts**
We may contact you via text or phone and may place temporary card holds for your protection.

OUR ALERTS WILL NEVER ASK FOR

- ONLINE BANKING LOGIN •••
- ONE-TIME CODES •••
- PIN •••

You'll only be asked to confirm whether a transaction was yours.

DON'T OPT OUT OF FRAUD ALERTS

Fraud alerts are one of your strongest protections.

Staying enrolled means:

- Immediate notification of suspicious activity
- Protection before funds leave your account
- Your card can be protected without delay
- More control over your account security

If you've previously opted out, we encourage you to contact the credit union to opt back in.

HOW YOU CAN STAY SAFE

1. **Never share your card number, access codes, or passwords.**
If someone asks, it's a scam.
2. **Slow down.**
Scammers use panic to pressure you.
3. **Ignore unexpected links.**
4. **Call us directly using the number on your card or website.**
5. **Monitor your accounts regularly.**