

CALLER ID SPOOFING SCAM

Some of our members have recently received phone calls and text messages from scammers posing as LAPFCU employees.

THE SCAM

You receive a call or text from someone pretending to be from LAPFCU or another institution you bank with. The call may even look like it's coming from us, because the scammer uses spoofing technology to manipulate the number on your caller ID so it appears legitimate. But more likely, the person is trying to access your debit card or account information to steal funds.

According to the [American Bankers Association](#), thousands of people lose money to this kind of scam each year

The scammer might:

- Tell you there is suspicious activity on your account and urge you to correct it by providing personal information or sending/reversing a payment.
- Use the name of a person who really works at LAPFCU.
- Know personal information, such as your email or debit card number.
- Ask for personal information to keep your account or card from being closed due to fraud.

AVOID THIS SCAM

1. **Don't rely on caller ID, even if it says the call is from LAPFCU or another financial institution where you do business.**
2. **Don't share personal information**, such as account numbers, social security number, login credentials, debit card information, etc. LAPFCU employees will never call you unprompted and ask for personal information we already have.

NOTE: When YOU initiate a conversation or transaction at LAPFCU by phone, chat, email, or at a branch, we will ask a series of questions to verify that we are speaking to the correct person with rights to the account(s) in question. This is for your security.

3. **Never send a payment to solve a problem.** LAPFCU employees will never ask you to send money to anyone—including yourself—to reverse a transfer, receive a refund, or anything similar.
4. **Ignore transaction requests you didn't initiate.** If you receive a one-time access code to authorize a transaction you didn't initiate, don't use the code or share it with anyone, even if they claim to be from LAPFCU. **One-time access codes should NEVER be shared.**
5. **When in doubt, hang up and contact us directly.** If you receive a suspicious text, don't respond. Contact LAPFCU directly at (877) 695-2732.

REPORT A SCAM

If you sent a payment or shared private account information related to a spoofing call, contact us immediately at **(877) 695-2732**. **We will treat you with respect and keep it confidential.**

If you report a call, please have the following information, if possible:

- Date and time of the call/text
- Number or identification information that appeared on your caller ID
- LAPFCU Associate the scammer impersonated
- What they wanted you to do, pay or share (including amounts)

We also encourage you to report these incidents to local law enforcement immediately.