

# Turn to Page 3 for Important Information!

Our Mission: To provide innovative, affordable financial service and expertise.



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## Our Cents

### Upcoming Promotions

**July:**  
Summer Skip-aPay  
FREE Coin Counting

**August:**  
Back-to-School Loans  
Spin to Win Loan Promo

**September:**  
Debt Consolidation Loans  
Bi-Annual Credit Check-Up

### Financial Tip

*From Jean Chatzky: an American financial journalist, author and motivational speaker.*

**"If it's good for the planet, it's usually good for your wallet!"**

Think about it...Small cars, programmable thermostats, compact fluorescent lightbulbs, a garden, refilling your own water bottle...the list goes on.

### Beware of Mobile Deposit Scams!

Mobile Deposit Scams are on the rise. The good news is that they are 100% preventable if you know the signs of a scam before you participate in it. First and foremost, DO NOT ever give your online banking information to anyone. This is the only way to prevent these scams from happening to you. If someone is asking for your personal information, then it is a SCAM!

Scammers have found the following three very deceiving ways to get you involved in a situations which gives them all the money, and leaves you with all the trouble.

1. **The Promise of Work:** Members are recruited through Facebook or social media through what appear to be work-at-home jobs or other opportunities where the member is lured as a money transfer agent. The member is told they will receive deposits into their account with instructions on withdrawing the funds and forwarding money to a designated contact person. The member is told they will receive a percentage of the proceeds as commission. The fraudster will log in to the accounts to access mobile check deposit services to deposit their checks. The checks are then returned after the holds expire and the member has already removed the funds.
2. **The Promise of Loans:** Members are targeted through email with what appear to be loan offers. When the member reaches out, the scammer will tell the member that to gain trust, they will deposit checks into the member's bank account, and have the member send the cash back in the form of pre-paid gift cards. If the member complies, the scammer says they will give them a large personal loan. Of course, this never happens, and when the check returns, the member is left to pay.
3. **The Promise of Love:** Otherwise known as the sweetheart scam. This scam is the most painful because members become emotionally involved. Members will meet someone via online dating, and the scammer tells the member that they need money to visit them. The scammer will tell the member that they need checks cashed for them, and need the money sent back to them so that they can get a plane ticket to visit the member. When the checks bounce, the member is left to pay and is often also left broken-hearted.

If it doesn't sound right, odds are it isn't. Please contact Encentus FCU if ANYONE is asking for your online banking log-in information.



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