



WELCOME TO

SECURE U

DESERT FINANCIAL'S FRAUD PREVENTION SCHOOL

3 SIMPLE RULES TO STOP SCAMMERS

The power to prevent fraud is in your hands.

RULE 1

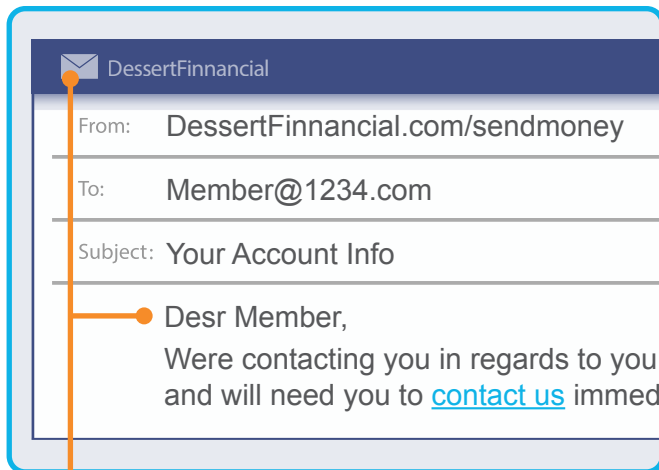


SLOW DOWN

Nothing is so URGENT that it can't wait for you to read a message over carefully.

EXAMPLE A

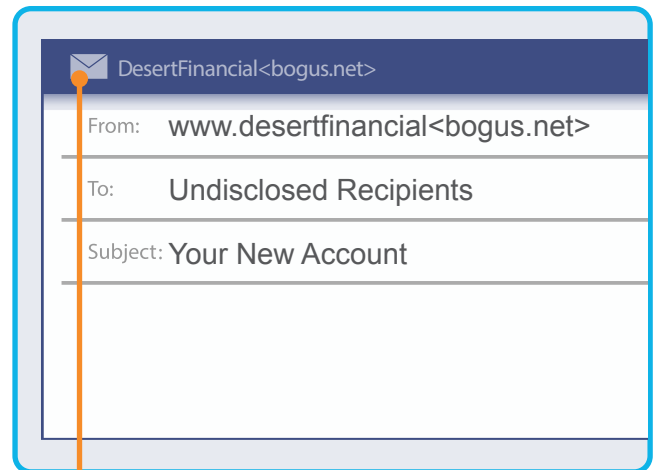
See any missSpelinngs?
Delete and report.



Look for poor grammar and incorrect spelling in the address box, subject and email text.

EXAMPLE B

URL look phishy?
Don't take the bait.



The URL should be going where you'd expect — for example, DesertFinancial.com.



It takes just 1 minute and 22 seconds on average until the first open-and-click of a scam email.

RULE 2



IF IT SOUNDS TOO GOOD (OR BAD) TO BE TRUE, THEN IT IS.

Scammers rely on your excitement, emotions and good intentions to steal your financial info.

EXAMPLE A

Are you a lucky winner?
Don't click.

Pop-up ads for FREE products are typically scams. Steer clear of giveaways unless you hear directly from a reputable source like Desert Financial.

EXAMPLE B

Is the IRS after you?
Ignore or report
voice mail threats.

Scammers use scare tactics to coerce you into giving them info. When in doubt, call the organization's official number to verify.



The *arrest warrant* robocall made the 2019 IRS "Dirty Dozen" list of the 12 most common tax scams.



RULE 3



PROTECT YOUR PRIVACY

Desert Financial will *never* ask for your password, PIN, credit card number or other personal information by phone or email.

EXAMPLE A

Requesting your login?
Don't give scammers a
free pass(word).

desert
FINANCIAL
CREDIT UNION

**IMMEDIATE ACTION REQUIRED
ON YOUR ACCOUNT**

We've noticed your password has expired! Please update your password to avoid any fees.

PLEASE UPDATE YOUR ACCOUNT INFORMATION.

Password

UPDATE NOW

Call, click or visit a branch
602-344-7000
Monday - Friday: 8 a.m. - 7 p.m., Saturday: 8 a.m. - 5 p.m.

FIND YOUR BRANCH ->

DesertFinancial.com and the Desert Financial app are the only places where you should enter your login.

EXAMPLE B

Need your PIN to verify?
Stick a pin in that request.

desert
FINANCIAL
CREDIT UNION

SECURITY ALERT

Dear customer,

We are letting you know that due to an ongoing General system maintenance in our Online Banking Database it is mandatory for you to verify your Desert Financial Account information in order to enjoy your online banking service. We request that you complete this quick Verification process. If this is not done as urgent as possible, your account might be deactivated at once.

VERIFY ACCOUNT INFORMATION:

CARD NUMBER ON FILE

ACCOUNT PIN NUMBER

VERIFY INFO

REMEMBER: We ask for private information such as account number, card PIN or Social Security or Tax ID in emails.
Thanks for your understanding as we are always there to keep you informed.

Call, click or visit a branch
602-344-7000
Monday - Friday: 8 a.m. - 7 p.m., Saturday: 8 a.m. - 5 p.m.

FIND YOUR BRANCH ->

If you do accidentally give out your banking PIN or password, change it immediately and report the fraud to us.

Most companies **WILL NOT REIMBURSE YOU** for fraudulent charges if **YOU** provide your personal information to a scammer.