



New Hampshire

FEDERAL CREDIT UNION

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Email From a Friend or Relative. Is it Real, or is it a Scam?

When you open your email and see a message from a family member or friend asking for money or a gift card, do you act on it right away? A word of caution - dig deeper. This could be a scam and could affect you, your money, and everything you've done to protect your good name.

We received one of those scam emails this morning, and what's most concerning is the employee who received it checked the email address. The initial email WAS from the member's *actual* email address. Scary! But, our employee was prepared, sensed something wasn't right, called the member and confirmed the email was bogus.

So ... if this were you, what would you do?

Scams can happen to anyone, and they are happening more and more. Here are some things we recommend if you suspect you are being scammed:

- Please read all emails carefully to be sure they are legitimate.
- Check email addresses to confirm they are real, and if someone is asking for money or gift cards, that's your first clue it could be a scam.
- If you think you are a victim of a scam or fraud in an email, don't click on any email addresses, buttons, or links, and don't respond, or hit "reply" back to the person sending the email.
- If the email indicates your son, daughter, friend, whomever, needs money, call that person and ask if the email is legitimate.
- Don't give out any personal information, including your bank account information, Social Security Number, or any personal/financial information a scammer could use fraudulently.
- Contact us at (603) 224-7731.
- Report the abuse to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft)
- Go to NHFCU's website to the [fraud and security](#) page for current informational fraud and security articles.

Scams are everywhere, including right here in our backyard. If you open an email and something doesn't feel right, go with your gut. If you think it's a scam, the best course of action may be as simple as deleting the email. As an added measure, you can always check in with your local trusted financial institution, and the police, to be sure you are taking all the necessary steps to protect yourself and your finances from scams and fraud.