

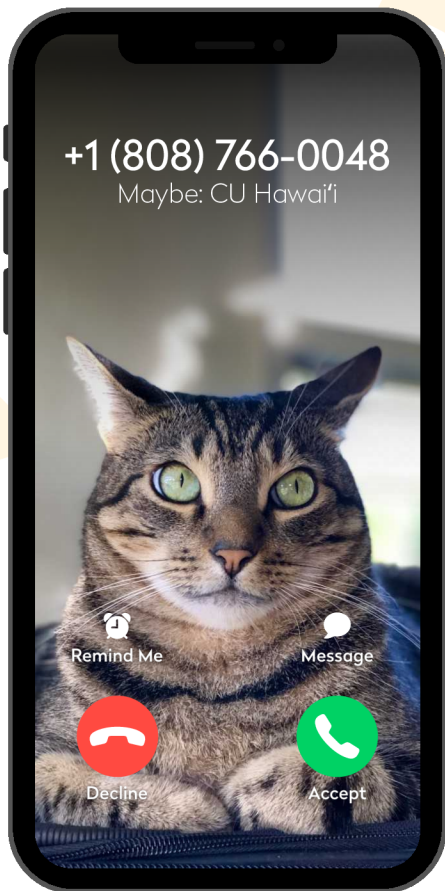


CU HAWAII
Federal Credit Union

BEWARE OF PHONE SCAMS

At CU Hawai'i, we care about your financial safety and we want you to be aware of these types of scams and how to prevent them.

Whenever you are in doubt, please contact us directly at (808)933-6700.



Red Flags

Ways to spot a phone scam



- 1 Receive a call at an odd hour
- 2 Caller speaks with urgency for you to make a decision
- 3 Caller asks you to share a one-time passcode or pin
- 4 Caller asks for personal information, such as full card number, account number, passwords, etc.
- 5 Caller asks you to give remote access to your device

STAY ALERT
AND INFORMED
TO SPOT AND
AVOID SCAMS!

Best Practices

Ways to avoid a phone scam

- 1 Don't rely on caller ID, scammers can spoof calls to make it look legitimate
- 2 Don't share your account details, card numbers, or other personal information
- 3 Verify caller's identity, hang up, and call us directly at (808)933-6700



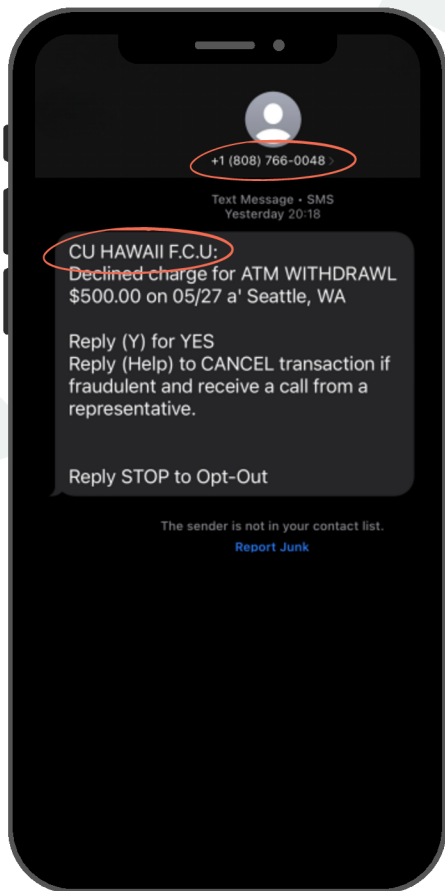


CU HAWAII
Federal Credit Union

BEWARE OF TEXT SCAMS

At CU Hawai'i, we care about your financial safety and we want you to be aware of these types of scams and how to prevent them.

Whenever you are in doubt, please contact us directly at (808)933-6700.



Red Flags

Ways to spot a scam text

- 1 Caller ID shows a regular phone number instead of a short text code (Example: 49447)
- 2 Name not listed correctly
- 3 Does not reference the last four digits of the card
- 4 Required "FreeMsg" not displayed in text
- 5 Required option to "STOP" to end not displayed in text

STAY ALERT
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TO SPOT AND
AVOID SCAMS!

Best Practices

Ways to avoid a scam text

- 1 Sign up for our cards app to review transactions
- 2 Setup Transaction alerts to review purchases in real-time
- 3 Contact the credit union directly to avoid scammers
- 4 Call the number on the back of your card if you have questions

