At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

April 2021 1051 A Detroit Avenue, Concord, CA 94518-2411

How to Recognize and Avoid Phishing Scams

Scammers use email or text messages to trick you into giving them your personal information. But there are several things you can do to protect yourself.

- How to Recognize Phishing
- How to Protect Yourself From Phishing Attacks
- What to Do If You Suspect a Phishing Attack
- What to Do If You Responded to a Phishing Email
- How to Report Phishing

How to Recognize Phishing

Scammers use email or text messages to trick you into giving them your personal information. They may try to steal your passwords, account numbers, or Social Security numbers. If they get that information, they could gain access to your email, bank, or other accounts. Scammers launch thousands of phishing attacks like these every day — and they're often successful. The FBI's Internet Crime Complaint Center reported that people lost $57 million to phishing schemes in one year. Scammers often update their tactics, but there are some signs that will help you recognize a phishing email or text message.

Phishing emails and text messages may look like they're from a company you know or trust. They may look like they're from a bank, a credit card company, a social networking site, an online payment website or app, or an online store. Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment. They may:

- say they've noticed some suspicious activity or log-in attempts
- claim there's a problem with your account or your payment information
- say you must confirm some personal information
- include a fake invoice
- want you to click on a link to make a payment
- say you're eligible to register for a government refund
- offer a coupon for free stuff

Source: ftc.gov

Another Scam: Spoofing ***What Is Spoofing?***

Spoofing is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Scammers often use neighbor spoofing so it appears that an incoming call is coming from a local number, or spoof a number from a company or a government agency that you may already know and trust. If you answer, they use scam scripts to try to steal your money or valuable personal information, which can be used in fraudulent activity.

You may not be able to tell right away if an incoming call is spoofed. Be extremely careful about responding to any request for personal identifying information.

• Don't answer calls from unknown numbers. If you answer such a call, hang up immediately.

• If you answer the phone and the caller - or a recording - asks you to hit a button to stop getting the calls, you should just hang up. Scammers often use this trick to identify potential targets.

• Do not respond to any questions, especially those that can be answered with "Yes" or "No."

• Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.

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• If you get an inquiry from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, particularly if the caller is asking for a payment.

• Use caution if you are being pressured for information immediately.

• If you have a voice mail account with your phone service, be sure to set a password for it. Some voicemail services are preset to allow access if you call in from your own phone number. A hacker could spoof your home phone number and gain access to your voice mail if you do not set a password.

• Talk to your phone company about call blocking tools and check into apps that you can download to your mobile device. The FCC allows phone companies to block robocalls by default based on reasonable analytics. More information about robocall blocking is available at fcc.gov/robocalls.

Remember to check your voicemail periodically to make sure you aren't missing important calls and to clear out any spam calls that might fill your voicemail box to capacity.

Source: fcc.gov

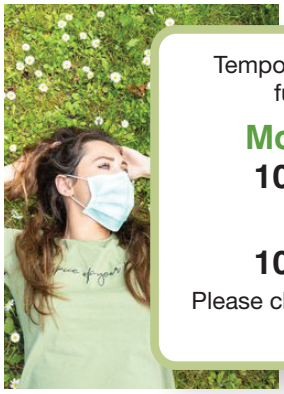
American Red Cross Blood Drive

Tuesday, May 18, 2021

American Red Cross

Oakhurst Country Club
1001 Peacock Creek Dr.
Clayton, CA 94517

Appointment required, no walk-ins. Go to redcrossblood.org and enter code OAKHURST in the "Find a Drive" box. All donors will receive a free gift from Diablo Valley FCU.



Temporary Lobby Hours until further notice are:

Monday-Friday:
10 AM to 4 PM

Saturday:
10 AM to 1 PM

Please check our website for any updates to this.

upcoming holidays

Memorial Day
Monday, May 31

Independence Day
(observed)
Monday, July 5

Paycheck Protection Program

Paycheck Protection Program

If you have questions about this program, please send an email to **PPP@diablovalleyfcu.org** and we will let you know if you are eligible for membership. **Deadline extended to May 31, 2021 or until funds run out, whichever is sooner.**

Board of Directors

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Financial Service Rep ..... Kyle Jacobson
Financial Service Rep ..... Veronica Shivel
Member Service Rep ..... Kaylee Alvarado
Member Service Rep ..... Deborah King

Savings Dividends

	APR	APY	Type
Shares/Club	.05%	.05%	Variable
Share Draft		non-interest bearing	
IRA Shares	.05%	.05%	Variable

Money Market Account

$5 -$4,999.99	.05%
$5,000 -$9,999.99	.10%
$10,000 -$24,999.99	.18%
$25,000 -$49,999.99	.20%
$50,000 -$99,999.99	.28%
$100,000 & up	.30%

Certificate Rates – Regular and IRA
For $1,000 to $9,999 investments:

• 6 months	.20%
• 12 months	.25%
• 24 months	.40%
• 36 months	.60%

Certificate Rates – Regular and IRA
For $10,000 and over investments:

• 6 months	.20%	.30%
• 12 months	.25%	.30%
• 24 months	.40%	.45%
• 36 months	.60%	.65%

For current loan rates please visit www.diablovalleyfcu.og or call (800) 375-6077 during business hours.