

Fraud Smart 10

Top Tips



- **Never respond to an email or text asking for financial, personal or security information.**
- **Your personal details are precious – always keep PINs and passwords private.**
- **Don't click on links or attachments in unsolicited emails or texts. Log into accounts and websites directly.**
- **Remember, card issuers and banks never ask for PIN or security details.**
- **Don't assume an email, call or text is genuine because someone has basic information like your name or address. Fraudsters use publicly available information to lure you in.**
- **Did you know it takes two people to terminate a landline call? Make sure you hear a dial tone when you hang up or call back to check the caller's ID – and never use a number given to you by the caller.**
- **Always keep your debit/credit card in sight when paying for goods or services.**
- **Cover your PIN every time you pay using your card and at the ATM.**
- **Unsecured public Wi-Fi networks are hotspots for fraudsters – use 4G when shopping or banking online.**
- **If something doesn't feel right, it probably isn't. Stay in control and don't be rushed into making a decision you might regret. It's always better to check, chat and challenge.**

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