

## Scams could happen to you:

All these people lost money to scammers

Report scams to SCAMwatch

Call 1300 795 995 [www.scamwatch.gov.au](http://www.scamwatch.gov.au)



Visit [www.scamwatch.gov.au](http://www.scamwatch.gov.au) to see the full stories and more.

## Central Murray Credit Union's tips on how to protect yourself

Central Murray Credit Union has joined with the Federal and State Governments' taskforce in a campaign called Scamwatch. The campaign is aimed at combating scams by helping people protect themselves from becoming a victim.

A survey on personal fraud published by the Australian Bureau of Statistics last year found that almost 6 million Australians are exposed to scams and frauds during any given year, with over 800,000 falling victim in some way. The financial losses are a major concern, with almost \$1 billion dollars in losses.

CMCU's CEO, John Pattison said Australians need to be vigilant to protect themselves and their family against fraud and scams.

"At CMCU we take scams very seriously. We have a range of security measures in place to protect our members from fraud or identity theft, like Internet Banking Security Tokens, but people need to be aware of the risk of scams that may come through phone calls, emails and letters.

"Every year one in 20 Australians fall victim to scams. To make sure you're not one of them, there are a few things to watch out for.

"Be aware that most scams need you to do something, like providing your personal information or sending money, before they can work – so don't respond to these kinds of requests. Never give out your PIN or password to anyone."

At CMCU we believe a great way to protect yourself, is to follow these tips:

- 1) Avoid ripoffs – treat all unsolicited promises and requests for your details carefully. Don't respond.
- 2) Check if the request is legitimate. Research the person, company and offer.
- 3) Get independent advice if the offer involves money, time or commitment.
- 4) Never respond to out-of-the-blue requests for personal details.
- 5) Destroy old bills, records and expired cards, don't just throw them out.
- 6) Check your credit report at least once a year.

If you come across a scam – report them to Scamwatch, call 1300 795 995 or go to [www.scamwatch.gov.au](http://www.scamwatch.gov.au)