

## Staying safe online

It's the holiday season and online shopping is increasing, and so are the online scams. Fraudsters are using more urgent forms of scams to get your personal information, such as a phone call claiming that your child or grandchild is in Canadian Police custody and they instruct you to wire money to pay the fines to have them released. Another popular scam is the "prize" that you won and they need your routing and account number to deposit your winnings. The only prize you end up with is the surprise of your account being drained!

Tips on keeping your information safe:

- Do not open an email or attachment if you don't know the sender.
- Quest will never ask you to provide account information or PIN numbers via an email.
- Quest does not include attachments to emails we send out and we never include any personal or account information in emails we send.
- If you're shopping online, verify that the page you enter your payment information on is secure. The easiest way to check is in the web address bar it should have the https.
- Purchase a reloadable prepaid card from Quest to use for online purchases, so that if your information is stolen it's not tied to your account in any way.
- If the email or web page looks suspicious, it's best to exit.

If you receive a fraudulent email that claims to be from Quest, you can forward it to us at [reportfraud@questfcu.com](mailto:reportfraud@questfcu.com). You can also visit our Fraud Prevention or Reporting Fraud web pages for more tips to help protect yourself, read about recent scams or to report fraud.

If you have a Quest VISA credit card or MasterCard debit card, we offer real time 24/7/365 fraud monitoring at no charge to our members. If our monitoring service detects suspicious transactions they will verify the transaction(s) before they are approved to help prevent fraud. We also offer "Verified by Visa" and MasterCard "SecureCode". Some online websites will ask for your Verified by Visa or MasterCard SecureCode password, this is an added layer of protection for you as well as the retailer. At this time not all online retailers participate in the Verified by Visa or MasterCard SecureCode programs but more are being added to the list daily. This is provided to you at no charge as well, just for using our MasterCard or Visa cards. For questions on our fraud monitoring please see one of our Member Service Representatives.

Stay safe online this Holiday Season and all year round with Quest!