

Dear Member,

The security of your personal information is a primary goal of the Tobacco Valley Teachers Federal Credit Union (TVTFCU). That is why we will **never** ask you for confidential information, like your full social security number, full account number, debit or credit card numbers, CVV or PIN in an email, text, or an unsolicited phone call. If you receive a suspicious email, text or phone call requesting confidential information, it is not from TVTFCU.

Please report suspicious unsolicited requests by calling us at 860-253-4780 or 800-749-8305. You should also report it to the Federal Trade Commission (FTC) at <https://www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc>

You can reduce the risk of falling victim to fraudsters by following these steps:

- **Be aware.** Legitimate businesses do not make unsolicited calls for personal information. If you receive an unsolicited call asking this, it is probably a scam.
- **Don't give in to pressure.** Many times, the caller will pressure or try and scare you into giving your personal information. If so, simply hang up.
- **Don't answer phone calls from unknown numbers.**
Valid callers will leave a message.
- **Don't respond to unverified SMS text messages asking you to call your financial institution.** TVTFCU does not send text messages.
- **Stay calm.** These callers are masters at emotional string pulling. When in doubt, hang up. Please notify us if you receive a call claiming to be from our credit union.
- **Be skeptical.** Caller ID can be faked. Hanging up is your best defense.
- **Never share any personal information** like your account number, Virtual Branch login information and social security number.
- **Create alerts.** You may create alerts at any time by logging into your online Virtual Branch account and accessing the Self-Service tab where you can customize the alerts you wish to receive from TVTFCU.
- **Carefully review your statements** regularly and contact us if you notice any unauthorized activity.