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January 29, 2009

IMPORTANT NOTICE REGARDING RECENT SCAMS

Dear Member,

I would like to inform you of a scam that has recently been received by members and non-members of Yakima Valley Credit Union. We want you to know that we are working diligently to shut down Web sites and phones numbers of the scammers as soon as we find out about them.

Text messages are being sent via mobile phones and wireless devices purporting to have originated from the Credit Union. The false messages might state that accounts have been closed due to unusual activity and the recipient is urged to call a specific number provided. If you do call the phone number, you are asked to enter specific account information.

Although scammers may pretend to know who you are and/or have your account information already, they won't actually have it unless you provide it by responding to their requests. Never divulge your personal information or account numbers.

Thieves often use computer software that can randomly dial phone numbers, either through the Internet or using a special phone. Once scammers know the telephone prefixes for a particular area, they can send messages specific to that region pretending to represent a well known company, such as Yakima Valley Credit Union. Obviously, they'll hit several numbers that don't exist and/or that don't accept text messages, but they are gambling on the odds that they will hit many live numbers – and that some of those people will actually do business with the company they are falsely representing.

It is important to note that Yakima Valley Credit Union (or any reputable company) would not use text messaging, e-mails, or phone calls to request that you supply personal or account information. If you happen to receive such a message please ignore it and do not respond to or click on links provided.

You can find the latest information regarding current scams on our Web site at http://www.yvcu.org/pages/fraud_alert.php. On that page you will also find links to the Secret Service, FBI, Federal Trade Commission, and other consumer protection agencies. If you have responded to a request to provide information regarding your Yakima Valley Credit Union account and have not yet spoken to one of our representatives about it, please contact us right away to block your card at 509-248-1720 or after hours at 1-800-543-5073.

Please share this information with your friends and family. It's only when all consumers are fully educated to never give out their personal or account information that we will put these crooks out of business. In our on-going commitment to financial literacy, Yakima Valley Credit Union is leading that cause. Your help and participation are much appreciated, and we thank you for your continued support.

Sincerely,

Mina Worthington
President/CEO
Yakima Valley Credit Union