

Protect Yourself from PayPal Scams – Important Tips from Liberty First Credit Union

At Liberty First Credit Union, your security is our top priority. Recently, we have seen an increase in PayPal-related scams targeting account holders. Fraudsters use deceptive tactics to trick members into authorizing transactions or revealing sensitive information. To help keep your accounts safe, we want to share some critical tips on how to spot and avoid these scams.

Common PayPal Scams to Watch For

- **Fake Emails and Phishing Links** – Scammers send emails that appear to be from PayPal, asking you to verify your account or claim a refund. Do not click on suspicious links or provide personal information.
- **Overpayment Scams** – A scammer sends you a PayPal payment, then claims they overpaid and ask you to send back the difference, often using a different method.
- **Unauthorized Transactions** – If you receive an unexpected PayPal charge or transfer, check your account immediately and report any suspicious activity.
- **Fake Invoices or Tech Support Calls** – You may receive a PayPal invoice for a service you never requested or a call claiming to be from PayPal asking for your login credentials.

How to Protect Yourself

✓ **Enable Multi-Factor Authentication (MFA)** on your PayPal and online banking accounts for added security.

✓ **Verify All PayPal Emails** – Legitimate PayPal emails will never ask for your password or personal details. Always log in directly at www.paypal.com instead of clicking links in emails.

✓ **Monitor Your Accounts Regularly** – Review your transactions frequently through our online banking and mobile app.

✓ **Report Suspicious Activity** – If you notice an unauthorized transaction, report it to PayPal immediately and contact Liberty First Credit Union at [Contact Information].

✓ **Beware of Urgent Requests** – Scammers often create a sense of urgency to pressure you into acting quickly without thinking.

What to Do If You Experience Fraud

If you believe you have been a victim of a PayPal scam, take the following steps:

1. **Report it to PayPal** at <https://www.paypal.com/us/security/report-fraud> or PayPal's customer service number **(844) 373-4961**
2. **Secure your accounts** by changing your PayPal and online banking passwords.

3. **Contact Liberty First Credit Union** at 402-465-1000 to report unauthorized transactions and discuss possible reimbursement options.

We are committed to keeping your finances safe. If you have any questions or need further assistance, please do not hesitate to contact us.

Stay safe and secure,

Liberty First Credit Union