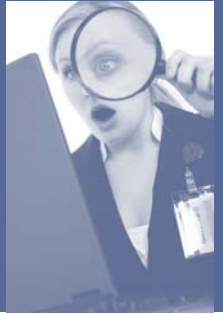


wecu VISA news

Tips for shopping,
card safety and
fraud prevention



April 2010

Scams to watch out for

Just because your wallet is sitting in your pocket or purse doesn't mean your money is safe. Today's thieves use a variety of sophisticated techniques to part you from your money. Being aware of what scams are out there can help you protect your hard-earned cash.



Fake Checks

There are a few variations of this scam. If you are selling something online, you may get an e-mail from a buyer who does not live nearby. The buyer then sends you a check for more than the price and they ask you to wire back the difference. Or you may receive a letter stating you won a foreign lottery, and to claim the prize you must deposit the enclosed check and wire money to cover taxes and fees. While the check may look real, after it is processed it will be returned fake and you are then out the money you wired.



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Free Trials

Free trial offers abound on the internet. However, free trials are rarely free. You are usually required to provide your credit card information when you sign up. Plus the fine print included has you signing up for a membership where your card will be charged on a regular basis if you do not cancel it. Many consumers don't know this until the card is charged, and when they call to cancel, they find it nearly impossible to get in touch with the company.

If you believe that you have already been the victim of a scam, you can report it to the Federal Trade Commission at 1-877-FTC-HELP and your state's attorney general's office. *Copyright © 2010 BALANCE*

**Don't get left out ...
OPT IN to Privilege Pay!**

WECU® is pleased to offer overdraft protection on your debit card to save you stress at the checkout. You must **opt-in to begin or continue Privilege Pay** on your debit card transactions by July 1, 2010.



Report lost or stolen cards as soon as you notice they are missing!

Within the USA:

Monday–Friday 7:30am–7:00pm Pacific Time:
Call 360.676.1168 x7360 or 800.525.8703 x7360
TTY 800.833.6388

After hours and weekends: Call 800.682.6075
Outside the USA call collect any time: 206.352.3482