

## Stay Alert: Protect Your Belongings During Purse Theft Season



At People's Credit Union, we're committed to keeping our community informed and protected. As the holiday season ramps up, so does the risk of grab-and-go thefts, particularly purse-snatching incidents. Recently, South Kingstown Police requested security footage related to a purse theft at the Wakefield Shaw's, highlighting how close to home these crimes are occurring.

Purse thefts often spike during the busy shopping season when individuals may be distracted, carrying valuables, or navigating crowded spaces. These quick, opportunistic crimes can happen in seconds, leaving victims vulnerable and shaken.

### How to Stay Safe:

- Keep your purse or bag always zipped and close to your body. Avoid placing it in shopping carts or on counters, even momentarily.
- Carry only the essentials—ID, one or two payment methods, and a small amount of cash. Avoid keeping all your cards or important documents in one place.
- Stay alert in crowded stores and parking lots while loading your car. Thieves often target individuals who appear distracted or overloaded.
- Consider bags with crossbody straps, anti-theft zippers, or compartments that make it harder for a thief to grab and run.
- If someone is acting suspiciously, alert store personnel or local authorities. Quick reporting can help prevent crimes or assist in capturing suspects.

### What to Do if You're a Victim:

- Stay Calm: Do not chase the thief. Your safety is most important.
- Report the Theft Immediately: Call the police and provide detailed information about the incident and any stolen items.
- Contact Financial Institutions: If your wallet or cards are stolen, notify your bank immediately to freeze accounts and prevent unauthorized transactions.
- Theft can happen to anyone, but you can reduce your risk by staying alert and taking precautions. At People's Credit Union, we're here to support you in every way possible. If you have concerns about fraud or need assistance securing your accounts after a theft, please contact us. Our Member Service Center is open from 7 a.m. to 7 p.m. Monday through Friday and from 8:30 a.m. to 1:00 p.m. on Saturday.

## Traveling During the Holiday Season? A few things to Remember

*Travel Smart: Carry a Backup Payment Option*



Unexpected situations can arise when traveling. Whether it's a lost or stolen card, a fraudulent transaction, or even a temporary block on your account, having a secondary form of payment—like a credit card or cash—can save you from unnecessary stress.

### Travel Tips for Financial Peace of Mind

- **Carry Multiple Payment Methods:**
  - Bring at least two payment options: a PCU debit card, a PCU credit card, or a small amount of cash. Keep them in separate locations (e.g., one in your wallet, the other in your carry-on) to minimize loss if a bag is stolen or misplaced.
- **Notify Us Before You Travel:**
  - Submit a travel notification through online banking or by calling our Member Service Center at 800.498.8930. This helps us recognize your transactions as legitimate when taking place outside your typical travel locations, reducing the risk of unnecessary blocks on your card.

## Protecting Your Money: Recognizing and Avoiding Fraud *Scams to be Aware of*



At People's Credit Union, we care about safeguarding your hard-earned money. Fraud is constantly evolving, and staying informed is your best defense. Here are some trending scams to watch out for:

### 1. Imposter Scams

*"Your package was returned; reschedule delivery now."*

#### How it works:

**Initial Contact:** Scammers pose as trusted entities, like delivery services or financial institutions, claiming an issue with your account or package.

**Deceptive Instructions:** They ask for sensitive information, remote access, or specific actions (e.g., forwarding calls or transferring funds).

**The Outcome:** Once you comply, they gain access to your money or personal details.

**Stay Safe:** Pause and verify before acting. People's Credit Union will never call, text, or email you asking for private codes, remote access, or unusual actions. When you call the Member Service Center to verify your identity, we ask for codes. Please help others and share scam awareness tips with family and friends.

### 2. Investment Scams

*"Guaranteed returns! I made money initially, but then it all disappeared."*

How it works:

**Initial Contact:** Scammers lure you in via social media, email, or texts with “exclusive” investment opportunities.

**Deceptive Instructions:** Early returns build trust, prompting more significant investments. Then, the scammer vanishes.

**Stay Safe:** Scrutinize all investment opportunities. Avoid sharing personal or financial information unless you've verified the source through reliable channels.

Contact us:

Email: [memberservice@peoplescu.com](mailto:memberservice@peoplescu.com)

Phone: 800.498.8930

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exposing your private data.

**The Outcome:** They install malware or demand payments to “resolve” the issue.

**Stay Safe:** Never download unknown apps at someone else’s instruction. Run antivirus software and power off compromised devices immediately.

#### 4. Online Sales Scams

*"I found an amazing deal but never got the product."*

How it works:

**Initial Contact:** Scammers advertise fake deals on social media or create fraudulent websites.

**Deceptive Instructions:** They pressure you to pay through non-reversible methods like gift cards or wire transfers.

**The Outcome:** You lose money and never receive the promised goods.

**Stay Safe:** Take your time to verify sellers and offers. If something seems too good to be true, it likely is.

We're Here to Help. Stay alert, trust your instincts, and remember that People's Credit Union is always here to support your financial security. If you encounter suspicious activity, report it immediately. Together, we can outsmart fraudsters and protect what matters most.