









Do You Suspect Fraud?

If you believe a member might be a victim of a scam, talk to them and ask questions. While a “yes” answer to a question below may have a reasonable explanation, one or more positive responses is a strong indicator that the member might be impacted by fraud.

-  Does the member seem unusually agitated, frightened, or impatient?
-  Is someone with the member or talking to them on the phone telling them what to say and do?
-  Does the member seem angry when being asked questions about why they are withdrawing or depositing large amounts?
-  If dealing with cash, are they transacting with amounts just below reporting thresholds, such as \$9,000?

If you have identified one or more of these red flags, contact your supervisor—that way they can fill out a Suspicious Activity Report (SAR) and/or contact law enforcement.

-  Was the member upset when required to give information for a Currency Transaction Report (CTR)?
-  Does the member’s story change when asking why they are making transactions?
-  Does the member report having received a prize for a contest they didn’t enter?
-  Did the member expect the check they are cashing?



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