



Spring 2017

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## Debden Credit Union

HOURS OF OPERATION

**Monday-Thursday**  
**9AM-4PM**

**Friday 9AM-5PM**

24 Hour ATM Services  
Available at Both Locations

Website:  
[www.debdencu.com](http://www.debdencu.com)

### Debden Branch

324 Main Street  
PO Box 100  
Debden SK S0J 0S0  
Ph: (306) 724-8370  
Fax: (306) 724-2129

### Big River Branch

101 4<sup>TH</sup> Ave South  
PO Box 147  
Big River SK S0J 0E0  
Ph: (306) 469-4944  
Fax: (306) 724-4943

## Debden Credit Union Annual General Meeting

Join us for our Annual General Meeting (AGM) in Debden at the Debden Community Hall on Thursday April 6, 2017. Supper will be served at 6:30pm and the meeting will follow at 7:30pm.

- The Annual General Meeting is a meeting that takes place every year. It is open to the public and all our members are encouraged to attend.
- Our Board and Management will share the Annual Report and highlight our ongoing commitment to our members and communities.
- The Annual General Meeting provides all of our members with an opportunity to personally engage with the Board and Management Staff.

Supper tickets are available at either the Debden or Big River Branches for \$10.00 each and will be sold until the end of the day on March 31, 2017.

## Fraud Awareness & Prevention for Seniors



Seniors continue to be a rapidly increasing segment of the population targeted by con artists. In fact, financial scams targeting seniors have become so prevalent that they are now considered to be:  
**the crime of the 21st century.**

### Top 4 Senior Fraud Scams

**Telemarketing:** Scammers commonly use fake telemarketing calls to prey on seniors. Seniors make twice as many purchases by phone than the national average. With no paper trail or face-to-face interaction, these scams are incredibly difficult to trace. To add insult to injury, once a successful deal has been made, the buyer's name is shared with other scammers who are on the prowl for easy marks.

**Lower interest rate:** Scammers call and make an offer to reduce interest rates on the victim's credit cards or line of credit. Personal information is requested such as SIN, mother's maiden name, date of birth and the credit card number with the expiry date of the cards they want reduced.

**The Grandparent Scam:** This simple scam involves a call to a senior by an imposter grandchild who asks for money to resolve an unexpected financial problem. The money is usually paid to Western Union or MoneyGram which don't always require identification to collect.

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**Internet Fraud:** Seniors who are not computer savvy can be easy prey for scams that cause computer viruses that open information on the user's computer to scammers.

**Microsoft/Windows technician** - Scammers call and pretend to represent a well-known computer based company like Microsoft and claim that the victim's computer is sending out viruses or has been hacked and must be cleaned. The scammer will remotely gain access to the computer and may run some programs or change some settings. The scammer will then advise that a fee is required for the service of cleaning and request a credit card number to cover the payment. In some cases, the scammer will send a transfer from the victim's computer through a money service business like Western Union or MoneyGram. The end result is that the victim pays for a service that was not needed as the computer was never infected.

**Sweepstakes and Lottery Scams:** Here scammers inform the senior that they have won a lottery or sweepstakes and need to make some kind of payment to unlock the prize. Often, this scam involves having the senior deposit the fake prize cheque into their account. The prize amount shows up in their account immediately and takes a few days before it is rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the "prize money" removed from his or her account as soon as the cheque bounces.

### Ways to Prevent Fraud

- Refuse to engage with anyone who calls or comes to the door selling anything or looking for donations is a good practice.
- Do not reply to any email that requests your personal information.
- Do not click on anything in the email; they can contain viruses and spyware.
- Never give credit card, account information, or other personal information out over the phone unless you initiate the call.

### What to do if you Fall Victim to Fraud

If you fall victim to fraud, immediately call the Debden Credit Union and/or credit company, report your suspicions, cancel any debit or credit cards linked to the stolen account, and reset the personal identification number(s).

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## Debden Credit Union CHOICE REWARDS® MasterCard®



### Choose the card that rewards you

Use your CHOICE REWARDS® MasterCard® credit card and you'll earn points you can redeem for cash rewards, brand name merchandise, worldwide travel, gift cards and charitable donations.

With the wide selection of CHOICE REWARDS® MasterCard® credit cards, there's something for everybody!

Select from a wide variety of exceptional credit cards-and find the one that fits your lifestyle. It's that simple! CHOICE REWARDS gives you a world of redemption options:

- Worldwide travel with unrestricted seating and no blackout dates
- Your choice of hotels, car rental companies, and travel carriers (like trains, cruises, and packages)
- Access to collection of hand-picked vacations with special pricing and exclusive, time offers
- Cash rewards
- Brand name merchandise
- Gift cards
- Charitable donations

Visit [www.choicerewards.ca](http://www.choicerewards.ca) today

Deb or Nicole will answer any questions and would be glad to assist you with an application.