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How to Protect Yourself from COVID-19 Scams

You know that stimulus payment you've been looking forward to from the government? Sadly, fraudsters are waiting for it as well, with scams related to the coronavirus.

Your safety and security are our number one priority, which is why we want you to be prepared in case someone tries to scam you or commit fraud against you.

HELPFUL TIPS TO PROTECT YOURSELF:

- If you qualify to receive a one-time direct payment, you DO NOT have to sign up to provide additional banking or personal information to anyone.
- Anyone who calls, emails, or texts you and asks for your personal information or money to get your stimulus check is trying to scam you.
- Government agencies will not contact you via social media. Any message received this way is likely a scam.
- You will not be asked to pay a fee to receive a government grant. If you are, it's a scam.
- If you receive a check that requires you to verify online or by calling a phone number, it's probably fraudulent.
- Did you receive a suspicious link in an email or via text? Do not click and delete it immediately!

If you suspect that you may have become a victim of a scam or you have any questions about a transaction that you think may be fraudulent, please contact us immediately at 216-621-4644 or use Live Chat at ffcommunity.com. You can trust that we will do everything we can to help you.



We're Here to Help!

This is a crazy time, we know. And we're here for you. Whether you need answers, financial solutions or need to navigate a new way of doing your banking. Our teammates are available to help in the following ways:

- **Drive Thru.** Drive thru teller services, staffed by a friendly teammate, are available during [normal business hours](#) at all locations except Oberlin.
- **Online.** Access your account remotely, anytime through [online banking](#) or our [mobile app](#).
- **Phone Transactions.** Our 24-hour Trans-Act Line gives you access to your accounts anytime at 1.866.731.5971.
- **Phone or Live Chat.** If you need help and support during normal business hours, please call us at 216-621-4644. Or use Live Chat. Members have been chatting with our teammates and find the service fast and convenient.

Email Contact. Don't want to wait? Fill out our [contact form](#) and we'll get back to you at your convenience!

Need our drive-thru? Here are a few helpful hints:

- When making a transaction, be sure to send your driver's license or another government issued ID along with your transaction.
- If you are depositing or cashing a check, be sure to endorse it before sending it through.
- Please do not send any coins through the drive thru, as it can damage the equipment.
- Please speak as clearly as possible, so we can ensure a correct transaction.
- Cash withdrawal limits are \$3,500 per day.
- If someone is making a deposit on your behalf they must have your account number in order for it to be processed.



If you keep a balance or are looking for a better rate, our [Great Rate VISA Credit Card](#) for you! Transfer balances over from other high-interest credit cards to the Great Rate card to save time and



Our partners at GreenPath know this may be an uncertain time and are here to help. Check out their helpful tips and resources:

money. New card holders: receive a 1.99% introductory APR* on balance transfers made within 60 days of card activation and a \$0 balance transfer fee!

- [A Guide for Navigating Uncertainty](#)
- [Five Financial Steps if You Can't Work](#)
- [Financial Counseling from GreenPath Financial Services](#)

Start saving!

Learn more!



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



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