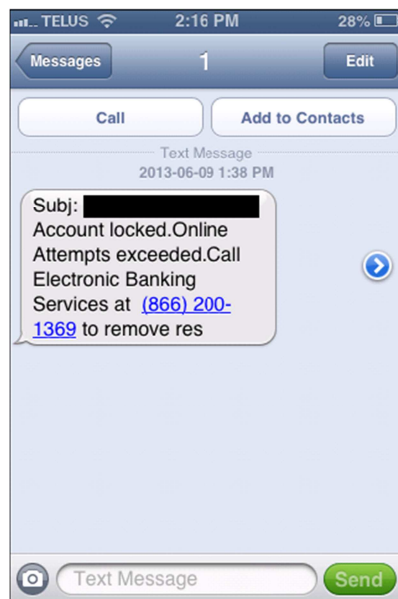


FRAUD ALERT: SMS Text Message Phishing Scam/Smishing Scam

While the popularity of mobile banking rises, it is extremely important to be wary of fraudulent activities that may catch you off guard and compromise the security of your personal information. A common way for scammers to obtain your personal information is through a method called SMS (Short Message Service) phishing or smishing. Usernames, passwords, banking information and credit card details are phished through text messaging. Phishing works by sending communications, which appear to be from your financial institution, but they are not. You are asked, supposedly by your financial institution, to log in to your online banking or call a toll free number to verify account information, unlock your account, etc.

WFCU has been alerted to the presence of a smishing scam that is contacting people across Canada. People receive an alert (sample below), requesting that they call a toll free number because their account has been locked due to exceeding online attempts. The text messages reference a financial institution name, however the person receiving the text does not always have a relationship with the financial institution referenced, which indicates that the text messages are being randomly sent.



Members that call into the number will be prompted for their card number, expiry date, and their personal access code. Do not provide this information at any time, as this may lead to your account being compromised.

WFCU Online Banking Alerts Feature Available

For your extra protection, WFCU offers Alerts through online banking. These Alerts advise members of the following:

- A New Payee has been added to your account
- Your Personal Access Code (PAC) changed
- A New Interac E-Transfer Recipient has been added to your account
- Online Banking Account Locked out – Incorrect response to Security Question

You can activate all Alerts or select only the Alerts that are important to you. When activated, you will receive a text message or email to alert you when any of these actions have occurred on your account.

For example, if you have been 'locked out' of Online Banking for entering the incorrect security question multiple times, the Alert would populate through an email or text message with the following message format: "Security question login failed & account is locked. Contact WFCU at www.wfcu.ca."

To set up the Alerts feature simply log in to Online Banking, select 'Messages and Alerts' from the left-hand side navigation column. Select 'Manage Alerts' and choose the Alerts you wish to set up.

For assistance with setting up online banking Alerts call our Member Relations Department at 519.974.3100 today.