CREDITALK

Helping members of Cyprus Credit Union secure their financial futures

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Stay One Step Ahead: 4 New Scams and How to Avoid Them

Scammers are constantly looking for new and inventive ways to steal someone's hard-earned money or private information. So, it's important to remain vigilant and watch for major warning signs, especially when browsing the internet. Here are four of the latest scams that have become more prevalent and what you can do to avoid them.

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CAPTCHA/Prove You're Not a Robot

When you visit a website, you've likely seen a pop-up that asks you to verify your identity, whether it's by checking a box or typing in a code. Scammers are using this technology to trick people into installing malware on their device. How it works is that whenever you visit a website, you get an unexpected pop-up asking to verify if you're human.

Normally, this would involve the usual methods, but with a CAPTCHA scam, you may be asked to follow certain steps to verify your device. It might ask you to type commands into your computer. Once you do this, the scammer can install malware and steal your valuable information. A real CAPTCHA doesn't require you to install anything or run prompts on your device.

If you get a prompt like that, stop interacting with the website, disconnect from the internet, run security scans, and change any relevant passwords.

Tech Support

Scammers pose as tech support for known companies, like Microsoft or Google, and contact you about a critical issue with your device you need to fix quickly. However, and this is a sign of a scam, they then ask you to send cash, gift cards, or cryptocurrency. They will then ask for remote access to your computer, and once you grant that, your money and personal information are at risk of being stolen.

These companies never contact you about any issues out of nowhere. So, if a person is claiming to represent these major companies, don't interact and report the scammer to the authorities.

Digital Arrest

This is a very sophisticated scam that really preys on fear. While more common in Asian countries, these elaborate scams are becoming more prevalent around the world. In a digital arrest scam, fraudsters impersonate federal agents, such as the FBI, DEA, OR NSA, and target victims with fabricated warrants or investigations for severe crimes. Scammers contact you through video chatting platforms and interrogate you for hours at a time, threatening arrest if you do not pay a settlement or fine to get rid of the bogus charges. Law enforcement does not make these kinds of threats.

If you receive a call from someone threatening you, hang up and contact the proper authorities.

Investment Clubs

This is a scam that has been steadily increasing over the past few years. Fraudsters set up fake brokerage firms and invite unsuspecting investors to join their "investment club" through social media platforms.

While they seem legitimate, they control low-priced stocks and convince their club members to invest in them, inflating their price. Then, the scammers dump their shares at a profit, so the investment club members register big losses. It's called "ramp-and-dump," which amounts to targeted stock manipulation.

Key Points

- Scammers are constantly developing new tactics to steal money and personal information, making it essential to stay alert online.
- Scammers are abusing fake CAPTCHA verification to trick users into running commands that install malware.
- Fraudsters pose as tech support and claim your device has a serious issue, demanding payment to fix it.
- "Digital arrest" scams involve criminals impersonating law enforcement to pressure victims into paying money.
- Fake investment clubs lure people into buying manipulated stocks, allowing scammers to profit while investors suffer losses.

For more information on how to protect yourself from the latest scams and tips on what to do if you're a victim of fraud, visit the Cyprus CU Fraud Prevention page.

2026 Scholarship Recipients

Congratulations to the recipients of Cyprus Credit Union's 2026 scholarship program! This spring, each of these high school seniors received $2,000 to go toward the next steps in their educational careers.

To apply for a scholarship, applicants viewed Cyprus Credit Union's online Personal Finance video series, completed spending plans using the knowledge they gained from the videos, and created videos of their own addressing how they can use what they've learned to foster financial health throughout their time at college, university, or trade school.

We wish each of these recipients all the best in their future endeavors.

Send your loan payment on summer break!

For only $30, you can skip your next loan payment and have more money available for summer fun. Plus, Cyprus will donate a portion of the $30 fee to Utah charities.

Visit CyprusCU.com/skip-a-payment for more info.

Current Cyprus Credit Union Privacy Policy

To view other disclosures and Cyprus CU policies, visit CyprusCU.com and search for "disclosures."

FEDERAL LAW	
FACTS	**WHAT DOES CYPRUS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Cyprus Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cyprus Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	• Call 801-260-7600, toll free 800-929-7787 • Go to www.cypruscu.com • Visit us at one of our branches **Please note:** If you are a new member, we can begin sharing your information thirty (30) days from the date we sent you this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 801-260-7600, toll free 800-929-7787, or visit us online at www.cypruscu.com.

Who We Are	
Who is providing this notice?	Cyprus Federal Credit Union.

What We Do	
How does Cyprus Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Cyprus Federal Credit Union collect my personal information?	We collect your personal information, for example, when you • open an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Cyprus Federal Credit Union does not have affiliates*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Cyprus Federal Credit Union does not share with non-affiliates so that they can market to you.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: • *Investment companies* • *Insurance companies* • *Other financial service providers*

Other Important Information
Cyprus Federal Credit Union does business as Cyprus Credit Union. Cyprus Credit Union reserves the right to amend this Privacy Notice at any time. The most current copy of the Privacy Notice is available at www.cypruscu.com.
California law provides that a consumer has the right to control the sharing of personal and financial information with outside companies the financial institution contracts with to provide financial products and services.

Holiday Closures

Cyprus Credit Union will be closed in observance of the following holidays:

JULY 4 — **Independence Day**
Saturday, July 4

JULY 24 — **Pioneer Day**
Friday, July 24

SEPT 7 — **Labor Day**
Monday, September 7

CYPRUS CREDIT UNION

Member Services
www.CyprusCU.com
801-260-7600
800-929-7787 (Toll-Free)
Phone Banking: 801-260-7999

EQUAL HOUSING OPPORTUNITY

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency