

WHAT IS **SMISHING?**

“Smishing” is the New Phishing

Look out — there’s a new scam in town! “Smishing” is a scam format that has recently encountered a boost in scammer popularity, and it’s surprisingly sneaky. Keep reading to learn more about smishing and how to keep your information safe!

What is Smishing?

Smishing is similar to phishing, but the scam is accomplished through SMS messaging rather than emails. We all know to look out for suspicious emails, but we aren’t used to looking out for spam texts. And some of these texts can look very official.

Scammers will often make these spam texts look like they are from your bank or credit union’s text alert system. Sometimes, these fake texts will warn you that your account has been locked or that you have won a giveaway — and all you have to do to fix your account issue or claim your prize is to click a link in the text. This link will actually take users to a malicious phishing page that is used to steal your information.

Sounds simple to spot right? But here’s the thing: so many people fall for this scam. Nowadays, we’re used to text alerts or receiving links on our phones that we rarely think twice about clicking them, especially when the number looks official. Plus, when we think there is an issue with our account, we want to fix it as soon as possible, causing us to tap on a link without much thought.

How to Avoid this Scam?

The simplest way is to avoid clicking links that you receive through a text message, even when they look official. If you receive a text alert from someone that looks like your financial institution claiming there is an issue with your account, **we recommend the following:**

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- Visit your bank or credit union in person OR look up the official phone number **on their website.**
 - **Do NOT use the phone number that the text was sent from.** Many scammers can “spoof” phone numbers, making them appear like real customer service numbers.
 - Explain the text alert you received to your financial institution’s representative and **ask them to verify** if they sent the message.
 - **Never exchange** any personal information such as your Social Security Number, credit card number, security question answers, or account number through a text message to an unknown recipient.

Spread the Word!

Now that you know what smishing is, make sure your friends and family also know how to stay protected and spot this scam by sending them this article! Stay safe out there, and always remember that you can always [contact](#) Maple FCU for help!

SOURCES:

cyware.com/news/smishing-and-phishing-whats-the-difference-between-them-4f55d408/

wpxi.com/news/local/officials-warn-new-phishing-scam-get-bank-information/Z55R6ZMXLZEYROGU2JCSHP4VA4



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HOLIDAY LOAN

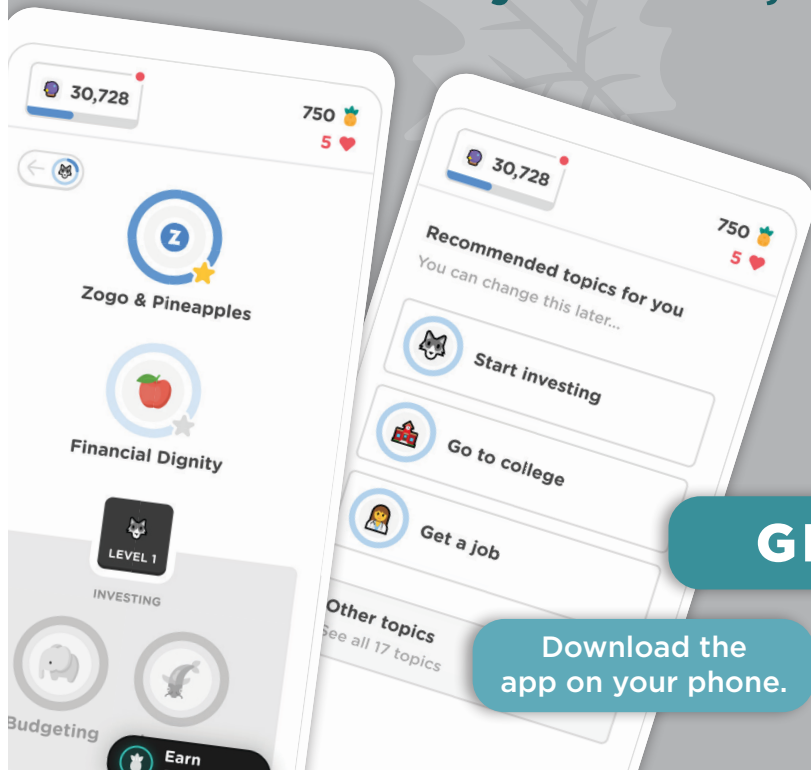
Up to **\$1,500***

Applications open **Oct. 19** and will be available at both branches. We will start processing applications on **Oct. 31.**

*APR = Annual Percentage Rate. Payments will be \$91.68 per month, based on an 18% APR for 12-month financing for every thousand dollars financed. Membership eligibility Required—6 months for this loan type. Some restrictions may apply. A \$35 application fee for loan offer. Offer available October 31-December 2, 2022. Applications will not be sent or accepted electronically, including fax, email, and text message. See credit union for full details.

Zogo

The more you learn, the more you earn!



Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending, and managing their own money. Level up and earn while you learn, with real-life rewards — like gift cards to your favorite stores!

Don't keep all the fun and learning to yourself, be sure to **invite your friends and family to use Zogo as well!** Plus, when someone you have referred signs up, you get rewarded within the app!

GET STARTED TODAY!

Download the app on your phone.

Use the code **'MAPLE'** when you sign up.

Rack up points to earn gift cards!

Save Money with Maple!

We want to have conversations with you about your debt. Let's discuss the auto, rec, and personal loans you have with other financial institutions. We may be able to save you money on your monthly payment and lower your current rate. If you have a credit card with a high rate, then it may be time to try Maple's low-rate Visa® Credit Card. Finally, if your debt feels overwhelming, let's talk about debt consolidation.

Recently, our Lending Solutions Advocate and Financial Counselor, Chase Lege, saved a member **\$300 a month** on their monthly auto payment. Even better? This same member won our Lemons to Lemonade raffle, which will cover **all or most of her auto payments for an entire year**. Come in today to see how your finances can be improved!

UPCOMING HOLIDAY CLOSINGS

Columbus Day:
October 10

Veterans Day:
November 11

Thanksgiving:
November 24
November 25 @ 12pm

Christmas:
December 26

New Year's:
January 2

maplefcu.net

Main Branch: 105 Toledo Dr. • Lafayette, LA 70506 • 337-233-6264

Morton Weeks Branch: 4017 Darnall Rd. • New Iberia, LA 70560 • 337-367-5503

See credit union for details.
Federally insured by NCUA.
Equal Opportunity Lender.