HEALTHCARE ASSOCIATES CREDIT UNION
The healthy way to bank®

1151 East Warrenville Road
Naperville, IL 60563

hacu.org | 800.942.0158

Phone Number Spoofing Scam

Phone spoofing is a technique used by scam artists to falsify or "spoof" their caller ID information. Phone number spoofing causes the Caller ID to display a phone number or other information to make it look like calls are from a different person or business. While the caller's information may appear local, very often the calls are placed by scam artists located outside of the state or country. These scammers realize that many people no longer answer calls from 1-800 numbers, numbers with unfamiliar area codes or that display no Caller ID information. By spoofing local phone numbers or information into Caller ID devices, scammers hope to entice members to answer a call they normally would not.

As a general rule, HealthCare Associates Credit Union (HACU) will not call you and ask you for your account numbers, credit card, checkcard numbers or any account information, we already have that and we will not call you to ask you for this. If anyone calls you claiming to be from HACU and requests your card numbers or account information, hang up and call the credit union back directly. Do not give any of your account information, passwords, card numbers, or login credentials to anyone who calls you indicating that they are calling from HACU.

A best practice for stopping unwanted calls include filtering calls and blocking spam numbers; however, one of the best ways to protect yourself from phone number spoofing is to learn to recognize scams that use spoofing so that you can avoid picking up or engaging with spoofed calls. Here are some tips to help you:

Be Skeptical:

Be skeptical of text messages and emails that address you with generic messages instead of your real name. Misspellings in emails and text messages are a red flag. Do not assume that callers are who they say they are, especially if you did not initiate the original contact. If you get a call from someone representing to be someone from a company or government agency, hang up and call the company back at the phone number you have of record or from their website to verify the caller as legitimate.

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Password Protect Your Voicemail:

Set a password for your voicemail account. Scammers can hack into your voicemail unless it is properly secured with a password.

Avoid Unknown Numbers:

Avoid answering unknown numbers, even if they are from local area codes.

Don't Hit Any Buttons:

If the caller asks you to press any buttons on your phone, don't do it and hang up immediately.

Don't Fall for It:

Pay attention to the caller's tone of voice and don't give out any information to callers who seem pushy or demanding. A popular tactic with scammers is to try and make a matter seem urgent so you will be more inclined to react and give out information you shouldn't. Scammers are known to ask for account numbers, social security numbers, date of births, mother's maiden name, passwords or credit card numbers.

Don't Stay on the Line:

Trust your gut. If you have any suspicions about the caller, hang up immediately. The longer you stay on the line with them, the more likely they are to get information from you.