

# Scams Look Different These Days

## Why This Matters

Scams are becoming more sophisticated and emotionally manipulative. At Nuvision we have seen firsthand how these scams affect members—financially and emotionally. This guide breaks down modern scams and gives you simple tools to protect yourself.

## Scam Categories and How They Work



### Love & Trust Scams

#### EXAMPLES:

- Romance scams
- Pig butchering (romance + investment scams)
- Family impersonation (e.g., 'Grandma, I'm in jail!')

**Common Tactics:** Emotional manipulation, urgency, building false trust, impersonation.

**Red Flags:** Requests for secrecy, urgency, unusual payment methods, or asking for remote access.

**What To Do:** Pause. Verify independently. Talk to someone you trust. Call us.



### Urgency & Fear Scams

#### EXAMPLES:

- Authorized Push Payment (APP) scams
- Zelle refund scams
- IRS/utility scams
- Deepfake CEO or law enforcement impersonation

**Common Tactics:** Emotional manipulation, urgency, building false trust, impersonation.

**Red Flags:** Requests for secrecy, urgency, unusual payment methods, or asking for remote access.

**What To Do:** Pause. Verify independently. Talk to someone you trust. Call us.



## Greed & Opportunity Scams

### EXAMPLES:

- Investment scams
- Fake job or work-from-home scams
- Lottery or inheritance scams

**Common Tactics:** Emotional manipulation, urgency, building false trust, impersonation.

**Red Flags:** Requests for secrecy, urgency, unusual payment methods, or asking for remote access.

**What To Do:** Pause. Verify independently. Talk to someone you trust. Call us.



## Confusion & Overpayment Scams

### EXAMPLES:

- Check washing
- Overpayment and refund scams
- ACH or remote work payment scams

**Common Tactics:** Emotional manipulation, urgency, building false trust, impersonation.

**Red Flags:** Requests for secrecy, urgency, unusual payment methods, or asking for remote access.

**What To Do:** Pause. Verify independently. Talk to someone you trust. Call us.



## Imposter Scams

### EXAMPLES:

- Fake credit union staff
- Fake tech support
- Fake government agencies

**Common Tactics:** Emotional manipulation, urgency, building false trust, impersonation.

**Red Flags:** Requests for secrecy, urgency, unusual payment methods, or asking for remote access.

**What To Do:** Pause. Verify independently. Talk to someone you trust. Call us.

## Scam Pattern Summary

Most scams fall into emotional categories. Use this to identify patterns:

Love & Trust → Romance, Pig Butchering, Family Impersonation

Urgency & Fear → APP Scams, IRS, Law Enforcement

Greed & Opportunity → Investment, Fake Jobs

Confusion → Overpayments, Check Fraud

Authority → CEO Deepfakes, CU Staff Impersonation

These all share the same goal: to manipulate you into acting without thinking.

## Top 5 Protections Against ALL Scams

1. Pause before you pay. Scammers count on panic.
2. Verify using a trusted number—not the one contacting you.
3. Never share one-time codes or PINs.
4. Don't keep it secret—talk to someone.
5. Call your credit union immediately if something seems off.

## We're Here to Help

If you think you've been targeted by a scam, contact us right away.

You're not alone—ask questions, stay aware, and protect what matters most.