



Consumer Account Use Statement

Fraud Notice and Warning

Avoid Being Scammed or Victimized

Thank you for choosing Jeanne D'Arc Credit Union! Jeanne D'Arc Credit Union offers a variety of banking products and services to accommodate your daily personal financial needs. Your accounts are for your personal use and benefit. Access to your accounts or services should never be shared. Sharing information places you at risk.

Type of risk:

Financial theft and exploitation: Never provide your online banking information, debit card PIN, or ATM card PIN to another individual, including a family member. Most financial thefts involve someone close to the account holder:

- Caregiver
- Relative
- Close friend

Scam victim: Never provide your online banking information, debit card PIN, or ATM card PIN to another individual for the purposes of receiving account funds. Certain scams can leave you with a significant financial loss. These scams include:

- Work from home
- Romance scam
- Helping a "friend" or casual acquaintance

Note: Intentionally opening a new account and providing access to the account by sharing non-public information such as your online banking information, debit card PIN, or ATM card PIN to another individual is an act of fraud. Knowingly providing information to another party or participating on banking activity that is considered fraudulent is an act of fraud. **Jeanne D'Arc takes these matters very seriously and considers it our responsibility, on behalf of our membership, to take action when necessary. Consequences may include membership termination, account closure, legal and/or criminal action.**

We look forward to a long and successful relationship with you. Your financial wellness is our goal. Please do not hesitate to contact the Credit Union if you have any questions.