



Question: Is it a scam if someone wants to deposit money into my account, but not make a withdrawal? In this case, it's a payment for some modeling photos I did based on a job I saw on Craigslist. He doesn't trust mailing the check, and he said it's safer to deposit electronically.

In order for the man to deposit my payment, I have to provide him my Internet Banking Account Number, User Name, Password, and Security Questions.

Is it safe to do this or am I being scammed? I don't want him to be able to end up withdrawing all my money instead of depositing money.

Answer: You are being SCAMMED! Never, never give anyone your Account Number, Internet Banking User Name, Password, and Security Answers. Because if you do, they would have unlimited access to not only deposit funds (Remotely with a camera phone) and withdraw all of your funds electronically. They can even change the Password and lock you out of your own account!

Now, here's some more bad news .. they will deposit fraudulent checks to your account and you could be charged and liable for bad check charges and even the bogus check because you authorized someone else access to your account. It's important to note that this situation is not the usual "Identity Theft", because you gave express permission for them to do this. And, this is in violation of the account agreement with FWCCU, which could result in us limiting electronic access to your account to protect you and the Credit Union from further fraud.

If in doubt, call us at the Credit Union and we will investigate for you. But it's highly likely a fraudster is trying to steal your money.

