

# Security Corner



Have you heard about...  
**Romance Scams?**

## Here's how it works:

Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. They use the illusion of a romantic or close relationship to manipulate and/or steal from the victim. These con artists are experts and will seem genuine, caring, and believable. They are present on most dating and social media sites.

The scammer's intention is to establish a relationship as quickly as possible, endear themselves to the victim, and gain trust. They may propose marriage and make plans to meet in person, which will never happen. Eventually, they will ask for money.

Scam artists often say they are in the building/construction industry and are engaged in projects outside the U.S., making it easier to avoid meeting in person—and more plausible when they ask for money for a medical emergency or unexpected legal fee. If someone you meet online needs your bank account information to deposit money, they are most likely using your account to carry out other theft and fraud schemes.

## Tips for avoiding romance scams:

- Be careful what you make public online. Scammers can use details shared on social media and dating sites to better understand and target you.
- Research the person's photo and profile using online searches to see if the image, name, or details have been used elsewhere.
- Beware if the individual seems too perfect or quickly asks you to leave a dating service or social media site to communicate directly.
- Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- Beware if the individual promises to meet in person but then always comes up with an excuse why he or she can't. If you haven't met the person after a few months, for whatever reason, you have good reason to be suspicious.



# Upcoming Holiday Closings

- **Labor Day**  
**MONDAY, September 2<sup>nd</sup>**
- **Columbus Day**  
**MONDAY, October 14<sup>th</sup>**
- **Veteran's Day**  
**MONDAY, November 11<sup>th</sup>**
- **Thanksgiving**  
**THURSDAY, November 28<sup>th</sup>**



Joseph D. Murphy  
Financial Advisor

When was the last time you reviewed your core Estate Planning documents?

- Will
- Trust
- Power of Attorney
- Health Care Proxy
- Living Will
- Beneficiary Designations

Join us at MCU on October 23<sup>rd</sup> at 6:00pm for a complimentary seminar to assist you with these essential Estate Planning tools!

## ~ You're Invited ~ Estate Planning Seminar

Wednesday, October 23<sup>rd</sup>  
6:00 p.m. – 7:00 p.m.

### Strategies of:

- How to protect your hard-earned assets
- Who should inherit your assets
- Who should manage your financial affairs if you become incapacitated

Richard N. Kenary Building • 50 Main Street, Millbury, MA

Guest Speaker: Heather L. Trudell, Attorney at Law, Keenan and Trudell

Please RSVP at [mkatz@millburycu.com](mailto:mkatz@millburycu.com) or by calling Michelle at 508-865-8769 by October 21st

Light refreshments and door prizes will be provided



Your Community Credit Union!

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