



SCAM PREVENTION

Don't share your graduation photo online

Congrats — you did it! You've spent years studying for exams, keeping up with your coursework, and writing papers. Finally, the finish line is within reach. You're graduating! (And for those who are graduating in the future, this is important information to keep in mind when you reach this milestone.)

Graduation is an exciting time, and you want to talk about your accomplishment. When all of your friends are sharing their senior photos, and joining graduation contests on Facebook, Instagram, or other social media platforms, you think it's harmless to do it too. Unfortunately, posting a senior portrait with your graduation year and the name of your school on a public platform can mean playing right into a scam.

Here's what you need to know about grad photo scams and how to play it safe. Remember, these tips don't just apply to sharing senior pictures. Keep this information in mind for any photos that feature you, your graduation year, or personal and school details.

How the scams play out

The Better Business Bureau (BBB) warns graduates not to post their senior pictures on any social media platforms since scammers use these sites to find new victims. When they see a grad photo with a graduation year and the name of a school, they can use this information to try and steal your identity. Since these items are commonly used for security question answers, scammers can look up more details about the target or even hack into private accounts.

Also, lots of trending post-your-list-of-favorites contests for graduates can be exploited by scammers. In these contests, graduates are asked to share their senior portrait along with a list of favorites, such as their favorite songs or cars they've owned. This information can also be unknowingly seen by scammers and used against you.

How to stay safe

Here are safety tips for social media:

- Only share your graduate photos privately with friends.
- Don't join grad photo contests that compromise your privacy.
- Review and adjust the security settings on your devices and social media accounts.
- If you believe you've been targeted, change your passwords and security questions.



If you find evidence of fraud, let your credit union or bank know so it can place a fraud alert on your accounts. Contact MSGCU at **(866) 674-2848** and we can help guide you through the situation. You'll also want to report the fraud to the Federal Trade Commission at **ftc.gov**.

Graduation is a very exciting milestone, and you don't want scammers ruining this special time. Stay safe!

Celebrate EARTH DAY

April 22 marks Earth Day and it's an opportunity to find ways you can pitch in to help the environment:

- **Do you like to plant flowers or vegetables?** Start composting to make nutrient-rich fertilizer for your garden and help keep waste out of landfills.
- **Shop second-hand** at thrift stores or consignment shops and donate items you no longer wear. This is a budget-friendly approach and helps reduce the amount of clothing that ends up in landfills.
- **Reduce your plastic use** and take reusable bags on your shopping trips.

Financial Capability Month

April is Financial Capability Month and is dedicated to ensuring Americans know how to manage money responsibly, recognize and avoid scams, and understand the financial tools available to them at their credit union or bank. To help you achieve financial success this month and in the future, here are some tips to keep in mind:

Save for the future. Start saving now for that big purchase, whether it's buying a car or paying for college.

Avoid unnecessary spending. Ask yourself if you really need the item before buying.

Attend MSGCU's "Getting Started with Cash and Credit" Workshop. You'll learn everything you need to know about handling your money. Teens ages 16+ can register at msgcu.org/workshops.

Contest!

Expand your financial knowledge

In recognition of Financial Capability Month, it's time to grow your financial literacy skills and learn something new. Participate in any form of financial education – take a quick lesson through MSGCU's Interactive Financial Education at msgcu.org/education; read one of our blog posts at msgcu.org/blog; attend one of our Getting Started with Cash and Credit Workshops; or do some research of your own on a topic you're interested in! After you've completed your financial literacy lesson, tell us the financial option you picked and what you might do differently in the future based on what you learned.



Share in 100 words or less and feel free to add photos to your submission. Email your entry along with your name, age, address, and phone number to contest@msgcu.org. The teen with the winning entry will receive a **\$75 deposit*** in their MyMoney.club account.

Deadline for entry is Friday, May 16.

* Contest limited to members ages 13 to 17. No substitution for prizes. Winners must be a MyMoney.club member of MSGCU at the time of selection. No purchase necessary. Only one entry per member. The winners will be contacted during the month of June. By submitting this entry, you consent to the reproduction and/or authorize the use of your images, words and likeness for promotional and educational purposes by MSGCU. Relatives of MSGCU employees and Official Family members are not eligible to win.

Congratulations!

Great job to Mackenzie S., age 13, who was the winner of our winter newsletter contest, "Share your proudest financial moment." Mackenzie won a Michigan Sheep Producers Association grant, which she'll use for starting her own flock of sheep and pursuing her dream of showing her homegrown lambs at various shows. Thank you to everyone who participated – we enjoyed reading your entries!

Mark Your Calendars

Contest Deadline

Friday, May 16

Memorial Day (Closed)

Monday, May 26

Juneteenth (Closed)

Thursday, June 19



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Call or text

Phone: (586) 263-8800
Toll Free: (866) 674-2848

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Thu: 8 AM–6 PM
Fri: 8 AM–7 PM
Sat: 9 AM–1 PM