

Fraud targets IH Mississippi Valley Credit Union

An e-mail scam targeting thousands of Quad-Citians began surfacing Thursday morning, but quickly was detected.

The fraudulent e-mails sought confidential information from IH Mississippi Valley Credit Union members. The e-mails offered members between \$50 and \$80 for taking an online survey. After customers completed a few routine questions, they would be asked for credit or debit card information, said Laura Ernzen, vice president of marketing.

“IH Mississippi Valley Credit Union does not initiate e-mails that request confidential information such as credit card or personal identification numbers. It values the security of its members, and strives to protect their information,” she said in a prepared statement.

Such a scam “pops up every once in a while,” she added.

IH Mississippi Valley Credit Union has 86,000 members in the Quad-City region.

Ernzen said the credit union contracted with a

fraud specialist to deal with the scam. The fraudulent

e-mails were generated

internationally from Korea, and the specialist is working to take down the bogus Web site.

The scam e-mail contained the credit union’s logo and menu of basic services. The fraudulent e-mails told recipients “Thank you for taking the time to respond to this survey. In return we will credit \$80 to your account — Just for your time. Your account will be credited within the next 3 business days.”

Ernzen said credit union members and staff are “very savvy” at recognizing something that does not look right. Credit union representatives were alerted to the problem early Thursday.

She said anyone who received the e-mail should delete it. Anyone who has provided credit or debit card information in response to the e-mail should contact the credit union’s fraud hotline at (309) 793-6200.

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Uncovering a fraud

Laura Ernzen, vice president of marketing for the IH Mississippi Valley Credit Union, said several factors helped tip them off of Thursday’s e-mail scam:

- It is “exceptionally rare” for IH to pay for individuals to take a survey.
- The link included in the e-mail was not the IH Mississippi Valley Credit Union address, www.ihmvcu.org.
- The real credit union Web site has a HTTPS address which provides security and safeguards on the Web site and a small padlock would appear on the bottom righthand side of the page.
- The scam did copy some information from the real Web site about an upcoming seminar, but Ernzen said that information “was

readily available.”

- The scam site did include the real list of resources, programs and services. But whichever link was clicked, all of them went directly to the fraudulent survey. If real, the customers would have been linked to that particular section.
- Among the letters in the originating e-mail address included “EDU,” which is related to an educational institution.
- Any e-mail sent or a link provided would link back to the official credit union’s Web site, and not a variation of that.
- Further down in the e-mail, with the copyright, were e-mail numbers that included 15 random letters, which is “something we would not include.”
- Any official e-mail would originate from a real person with a real name so the recipient could call and ask for that individual
- The credit union never would ask members to provide any information, especially financial information, on the Internet. “That would set off red flags,” she said.