

JUNE 2017

FASTLANE

HIWAY
FEDERAL CREDIT UNION

FAKING IT — SCAMMERS' TRICKS TO STEAL YOUR HEART AND MONEY

Not everyone using online dating sites is looking for love. Scammers create fake online profiles using photos of other people — even stolen pictures of real military personnel. They profess their love quickly. And they tug at your heartstrings with made-up stories about how they need money — for emergencies, hospital bills or travel. Why all of the tricks? They're looking to steal your money.

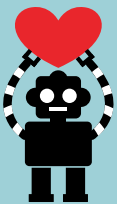
As if all that isn't bad enough, romance scammers are now involving their victims in online bank fraud. Here's how it works: The scammers set up dating profiles to meet potential victims. After they form a "relationship," they come up with reasons to ask their love interest to set up a new bank account. The scammers transfer stolen money into the new account, and then tell their victims to wire the money out of the country. Victims think they're just helping out their soulmate, never realizing they're aiding and abetting a crime.

Here are some warning signs that an online love interest might be a fake.

THEY ASK YOU TO:

- chat off of the dating site immediately, using personal email, text or phone
- wire money using Western Union or Money Gram
- set up a new bank account
- make a large purchase or pay a bill

Did you know you can do an image search of your love interest's photo in your favorite search engine? If you do an image search and the person's photo appears under several different names, you're probably dealing with a scammer. And if the person's online profile disappears a few days after they meet you, that's another tip-off.



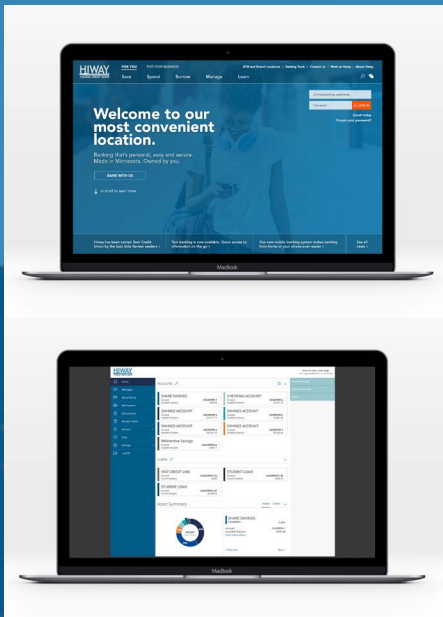
HERE'S THE REAL DEAL: DON'T SEND MONEY TO SOMEONE YOU MET ONLINE — FOR ANY REASON. IF YOUR ONLINE SWEETHEART ASKS FOR MONEY, YOU CAN EXPECT IT'S A SCAM.

Unfortunately, online dating scams are all too common. There may be tens of thousands of victims, and only a small fraction report it to the FTC. If this happens to you, please report it at ftc.gov/complaint — click on Scams and Rip-Offs, then select Romance Scams.

Source: www.consumer.ftc.gov

If you are the one to authorize funds to be transferred out of your account, there is often little that can be done to get those funds back. We hope to increase awareness and prevent our members & communities from all fraud including Romance Scams. If you are in a situation where someone — an old friend, fiancé, or partner, etc. — is asking for a large sum of money, it is likely a scam.

Introducing the new Hiway.org & Online Banking



Our new site is designed to improve the overall user experience with streamlined menus and easier, more intuitive navigation to help you find the information that is important to you.

Hiway's enhanced online banking experience is now live. One of the most important changes is the ability to view all accounts that you are primary or joint on using a single login. No more logging in with multiple member numbers to view your information.

For information on how to log in for the first time, video tutorials and more please visit:

hiway.org/upgrade



DRIVE TOWARDS A LOW RATE

Get more for your money with an auto loan from Hiway.

- Rates as low as 2.24% APR¹
- Financing up to 100%
- Flexible terms and payment options
- No application or pre-payment fees
- Experience easier shopping.

AUTO BUYING SERVICE: 651.228.9477

They'll search for the vehicle you want, negotiate the best price and shop around to get you the highest price on your trade-in.

ASKAUTO[®] APP (select Hiway Federal Credit Union on the app's startup screen)

- Scan VINs to get average retail cost and EPA mileage estimates
- Compare, rank and save notes on vehicles
- Apply for a Hiway loan anytime, anywhere

¹APR is Annual Percentage Rate. Offer valid through 6/30/17. Quoted rate valid for vehicles 2007 and newer. Rates effective 4/1/17 and subject to change based on market conditions and borrower eligibility. Rates quoted include a .25% discount for Automatic Payments. Payment on a 36 month auto loan at 2.24% APR is \$28.75 per \$1,000 borrowed. Rates vary based on age of collateral, credit history and length of loan. Loans subject to credit approval. Other terms and conditions may apply. Qualifications apply.

OUT&ABOUT

May 8, 2017 — CEO and president of Hiway, Dave Boden and Vice President of Business Development, Bill Wagner were honored to accept an “Above and Beyond” award on behalf of Hiway associates from the Department of Defense at the Annual Employer Support of the Guard & Reserve awards banquet. Hiway was recognized for its dedication to its employees and family in the military, our service to the military and veteran community. Hiway is a Beyond the Yellow Ribbon Company and continues to support those and families of those who serve our country.



Pictured from left: Bill Wagner, VP of Business Development; Captain Patrick McGuinness, Vice Chair of the Board at Hiway; CEO and President of Hiway David Boden; and Brigadier General Jensen.



Hiway is a continued sponsor of Kingery Racing & the Tech Building at Elko Speedway! Come see us while supporting the racers at Elko during the Late Model Division races throughout the summer.

For race times and events check out elkospeedway.com