



 If you are a victim of Fraud call 1.800.665.5728 (option 3)

Crypto Scams on the rise....

pause & protect.



Pause and Protect

A moment of caution is your best defence.

Fraud is on the rise, and too many of our friends and neighbours are being taken advantage of. At Kootenay Savings, we believe in protecting our members, which is why we've launched a Fraud Squad—a dedicated team committed to preventing fraud, raising awareness, and ensuring you have the tools to stay safe.

One of the simplest yet most effective ways to protect yourself? **Pause.**

Before you click, send, or share—take a moment. Scammers rely on urgency, fear, and deception. A moment of hesitation can save you from financial loss and identity theft.

When Should You Pause?

- **If someone pressures you to act immediately.**
Scammers create urgency to stop you from thinking critically. If you feel rushed—pause.
- **If you receive an unexpected call, text, or email.**
Legitimate organizations won't ask for sensitive information out of the blue. If it's unexpected—pause.
- **If you're asked to send money or gift cards.**
Scammers often demand payment in ways that are hard to trace. If someone asks for untraditional payment—pause.
- **If you're asked for personal or banking details.**
Your Credit Union, government agencies, and reputable companies will never ask for sensitive information over email or text. If they do—pause.
- **If it sounds too good to be true.**
A sudden lottery win, an unbelievable investment, or an easy job with big pay? If it feels unrealistic—pause.
- **If you're asked to download or install something.**
Scammers use malware to steal your data. If someone asks you to install software or grant remote access—pause.
- **If you feel unsure.**
Trust your instincts. If something doesn't feel right, take a step back and verify.

How We're Helping

Kootenay Savings is stepping up our fraud prevention efforts with:

- A dedicated Fraud Squad to monitor and share alerts.
- Regular fraud awareness updates for members.
- Resources to help you recognize and report scams.

Protecting yourself starts with awareness. If you ever feel uncertain, reach out to us. Together, we can fight fraud—one pause at a time.

PAUSE before you proceed.

If you are a victim of FRAUD,
please call our Member Service Center at 1-800-665-5728 (option 3)



KOOTENAY SAVINGS
your path. our purpose.