



Ladies and gentlemen: the story you are about to hear is true. Only the names have been changed to protect the innocent.

Joe walks into his credit union. He has his cell phone pressed to his stomach because he has the IRS on hold. Actually, he drove all the way from his home to the credit union with the IRS Agent on hold. He is afraid to hang up, because the IRS Agent threatened to call law enforcement. The IRS Agent is demanding a large sum of money, but is willing to let it all go if Joe pays \$2,000 in cash now. And to make it easier on Joe, the IRS Agent can meet him to pick it up.

So, what should Joe do? Joe should hang up the phone, as the IRS is not on the other end. This is a scam. The IRS will not convey threats over the phone, and they will not take 'cash in the parking lot' for payment. Joe or the credit union can find out [how to report phishing and online scams](#) from the IRS. The website provides step-by-step instructions on how to report an IRS scam.

And even though Joe did not owe the IRS money, he was still concerned that the IRS did call. The website provides a number that Joe can call to see if the IRS was legitimately trying to get a hold of him.

For more tips on fraud and identity theft, check out these guidelines by the Federal Trade Commission:

- [10 ways to avoid fraud](#)
- [Steps to take if you become a victim of Identity Theft](#)

If you have any questions or concerns about emails, websites or unsolicited calls related to Universal 1, please email our Compliance department at compliance@u1cu.org. You can also call our eCommerce representatives at **800-543-5000 option 0** or **937-431-3100 option 0**.

We're available **Monday - Friday 8:30 a.m. to 6:00 p.m.** and **Saturday 8:30 a.m. to 12:30 p.m.**



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