

STAFF ANNIVERSARIES

Kirstin Bourke
May 1st
18 Years

Caleb Sheets
June 1st
1 Year

Heather Petersen
June 17th
11 Years







STAFF SPOTLIGHT

**Kaitlyn
Chadourne**

Member Service
Representative

Kaitlyn recently joined the RVCU team as a member service representative. Originally from Boone, she is currently a student at Iowa Central and plans to transfer to Iowa State in the fall for Apparel, Merchandising, and Design. Kaitlyn is excited to work at RVCU to experience the close knit community and build connections with members. In her free time she can be found lounging with her cats, taking her dog to the park, or hanging out with her friends. Welcome to the team Kaitlyn!

Reach us at

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**RIVER
VALLEY
REVIEW**

SPRING 2024

YOUR DESIGN DREAMS
were
meant
TO BE

Achieve the perfect look this spring
with a home equity loan from RVCU!



Think you know what the top scam of 2023 was? Take a guess...

Every day people report to the FTC the scams they spot. Every year, the FTC shares the information we collect in a data book which tells a story about the top scams people tell us about – so we can all spot and avoid them.

The Data Book tells us that people lost \$10 billion to scams in 2023. That's \$1 billion more than 2022 and the highest ever in reported losses to the FTC – even though the number of reports (2.6 million) was about the same as last year. One in four people reported losing money to scams, with a median loss of \$500 per person. And email was the #1 contact method for scammers this year, especially when scammers pretended to be a business or government agency to steal money.

Here are other takeaways for 2023:

Imposter scams. Imposter scams remained the top fraud category, with reported losses of \$2.7 billion. These scams include people pretending to be your bank's fraud department, the government, a relative in distress, a well-known business, or a technical support expert.

Investment scams. While investment-related scams were the fourth most-reported fraud category, losses in this category grew. People reported median losses of \$7.7K – up from \$5K in 2022.

Social media scams. Scams starting on social media accounted for the highest total losses at \$1.4 billion – an increase of 250 million from 2022. But scams that started by a phone call caused the highest per-person loss (\$1,480 average loss).

Payment methods. How did scammers prefer that people pay? With bank transfers and payments, which accounted for the highest losses (\$1.86 billion). Cryptocurrency is a close second (\$1.41 billion reported in losses).

Losses by age. Of people who reported their age, younger adults (20-29) reported losing money more often than older adults (70+). However, when older adults lost money, they lost the most.

Want to protect yourself, your loved ones, and your communities from scams? Go to ReportFraud.ftc.gov to report fraud. Reports like yours help law enforcement take action with education and enforcement. By reporting what you see and experience, you can help protect your community.

SOURCED: <https://consumer.ftc.gov/>

Mark Your Calendar!

Important Dates to Remember

Monday, April 15

Tax Day & last day to contribute to an IRA for the 2023 tax year.

Monday, May 27

Closed for Memorial Day

