

STAFF ANNIVERSARIES

Kirstin Bourke
May 1st
19 Years

On Keren
May 1st
1 Year

Caleb Sheets
June 1st
2 Years

Heather Petersen
June 17th
12 Years



STAFF SPOTLIGHT

**Elyse
Novak**

Member Service
Representative

Elyse recently joined the RVCU team as a member service representative. She grew up in Nevada and attended Simpson College. After graduation Elyse worked with a market reserach company, the Des Moines Register, and taught english in Korea for eight years. After moving back to the US she entered the financial world. Elyse loves learning new things and the financial industry allows her to broaden her knowledge and skills. During her free time she enjoys hanging out with friends, family, and her dog Floki or planning her next adventure! Welcome to the team Elyse!

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**RIVER
VALLEY
REVIEW**

SPRING 2025



Grandparent' Scams Get More Sophisticated

Grandparents often have a hard time saying no to their grandchildren, which is something scam artists know all too well.

Scammers who gain access to consumers' personal information – by mining social media or purchasing data from cyber thieves – can create storylines to prey on the fears of grandparents. The scammers call and impersonate a grandchild – or another close relative – in a crisis situation, asking for immediate financial assistance. Sometimes these callers “spoof” the caller ID to make an incoming call appear to be coming from a trusted source.

Often the imposter claims to have been in an accident or arrested. The scammer may ask the grandparent “please don't let mom and dad know,” and may hand the phone over to someone posing as a lawyer seeking immediate payment.

Unfortunately, bad actors can now use artificial intelligence technology, commonly known as AI, and a short audio or video clip to “clone” a loved one's voice, according to the Federal Trade Commission. Several variations of the grandparent scam have surfaced over the years.

Be Vigilant About Scam Calls

Always use caution if you are being pressured for information or to send money quickly. Scammers often try to bully victims into transferring money through a mobile payment app, by wiring money, or by purchasing gift cards or money orders. Some may even request to meet to receive money in person. If you get a call like this, hang up and report it immediately to local law enforcement.

To ease your mind, you can also call or text your family members directly to make sure they're not in trouble.

More Tips to Help You Avoid Being Scammed

One of the best deterrents against scam artists is awareness. Check out FCC consumer guides on spoofed caller ID and illegal robocalls, with additional tips and web resources for call-blocking apps and services.

File a Complaint

You can file complaints with the FCC about unwanted calls and spoofing. You can also find information on imposter scams and file a consumer complaint with the Federal Trade Commission.

SOURCED: www.fcc.gov

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learn more: rvcu.org



Mark Your Calendar! *Important Dates to Remember*

Tuesday, April 15

Tax Day & last day to contribute to an IRA for the 2024 tax year.

Monday, May 26

Closed for Memorial Day