

Shop Smart!

This holiday season, watch out for scams targeting shoppers and sellers. Learn how they work to keep your holidays fraud-free.



Non-Delivery Scam

You purchase goods online, thinking you've found a great deal, but the items never arrive, leaving you without your money or the merchandise.

How It Works:

Scammers create fake online stores or listings that look legitimate. They might offer popular items at low prices to attract buyers. Once you make a purchase, the scammer takes your money but never sends the item.



No Reviews or Negative Reviews



Prices that are Significantly Lower than Usual



Requests for Payment via Wire Transfer, Gift Cards, or Crypto



Non-Payment Scam

You sell items online, believing you've found a legitimate buyer, but after shipping the goods, the payment never arrives.



The Buyer Insists on Immediate Shipment



The Buyer Overpays and Requests a Refund of the Difference



Requests to Pay via Wire Transfer, Gift Cards, or Crypto



Wishing you a safe and joyful holiday season from Coastal Credit Union!

Remember: Coastal Credit Union will never contact you to ask for usernames, passwords, or one-time security codes. If you ever have doubts or need assistance, please contact our Fraud Department at 919-420-8000 or 800-868-4262.