

FIRST FORUM

Your Source for Financial Solutions

Seeing Double: How to Spot a Cloned Financial Institution Website

Scammers no longer need to build a convincing fake website from scratch. With today's artificial intelligence (AI) tools, they can copy the look, feel and even the functionality of a financial institution's real website in minutes – creating a near-perfect clone designed to steal your login credentials, account numbers or personal information the moment you type them in.

These sites are called “spoofed” or “cloned” websites, and they're one of the fastest-growing tools in a scammer's kit. Here's what you need to know to protect yourself.

How the Scam Works

A cloned website is built to look identical to the real site, with the same logo, colors, layout and sometimes even the same working links to legitimate pages (like the privacy policy or FAQs) to make it feel authentic. The only thing different is the web address and where your information actually goes once you hit “submit.”

Scammers drive traffic to these fake sites through:

1. Phishing emails or texts claiming there's a problem with your account and urging you to “verify” your information
2. Fake ads that appear in search results above the institution's real website
3. QR codes placed on fraudulent flyers, stickers or emails
4. Social media messages impersonating the institution's support team

Once you enter your username and password – or worse, your card number, PIN or Social Security number – the scammer has it instantly, often before you've even noticed anything wrong.

Red Flags to Watch For

Cloned sites are convincing, but they almost always have small tells:

Check the web address carefully. Look for misspellings, extra words or a different domain ending (.net instead of .com, or an odd subdomain like “mfcu-secure-login.com” instead of the actual domain). Scammers often use addresses that look right at a glance but are not.

No padlock or a suspicious certificate. A missing padlock icon in the browser bar is a red flag (though having a padlock isn't proof of legitimacy on its own, since scam sites can get certificates too). Use it as one signal, not the only one.

You arrived via a link, not by typing the address yourself. Legitimate financial institutions rarely need you to click a link to “verify” or “unlock” your account. If you got there from an email, text or ad, be suspicious by default.

Urgency and pressure. “Your account will be suspended in 24 hours” or “Suspicious activity detected – verify now” is a classic pressure tactic to make you act before you think.

It asks for more than it should. A login page that also wants your full Social Security number, card PIN or security question answers all at once is a warning sign.

Something just feels slightly off. A logo that's a little blurry, a font that doesn't quite match, a layout that's not quite right – trust your instincts and stop.

How to Protect Yourself

Go direct, not through links. Type in the web address yourself or use the official app, rather than clicking links in emails, texts or ads. Bookmark the real login page so you always land in the right place (membersfirstga.com).

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Turn on multi-factor authentication (MFA) wherever it's offered. It won't stop every attack, but it adds a critical extra barrier if your password is ever compromised.

Verify independently. If you get a message claiming to be from your financial institution, call the number on the back of your card or on the official website – not a number provided in the suspicious message.

Use a password manager. Many will refuse to auto-fill your credentials on a site that doesn't match your institution's real domain.

If You Think You've Entered Your Information on a Fake Site

- Act quickly – every minute matters. Contact your financial institution immediately using a verified phone number (not one from a suspicious message) and let them know your credentials may be compromised.
- Change your password right away and update it anywhere else you may have used it.
- Enable MFA on the account if you haven't already.
- Watch your account activity closely over the following days and weeks and report any unauthorized transactions

immediately. Most institutions have limited windows for disputing fraudulent charges.

- Place a fraud alert or credit freeze with the major credit bureaus if personal identifying information (like your Social Security number) was involved.
- Report the scam to the FTC at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov) and to the Anti-Phishing Working Group at reportphishing@apwg.org so the fake site can be tracked and taken down.

The Bottom Line

Cloned websites work because they're built to earn your trust in the split second before you think to question them. The best defense isn't spotting every fake with certainty – it's building habits that don't depend on spotting them at all. Go to your institution's website directly, verify independently and use the security tools already available to you. If something ever feels off, remember that it costs nothing to stop, call and check.

If you ever have questions about the legitimacy of a communication claiming to be from us, don't hesitate to reach out to us directly at 404-978-0080 or 912-352-2902, or visit our official website: membersfirstga.com

FALL INTO SAVINGS WITH SWAP AND DROP... COMING SOON!

Available October 19 Through December 31

Swap your auto loan from another lender to MembersFirst, and we'll **drop your rate by 2%!** Rates are as low as **3.99% APR!*** Watch our website for details.

Look for more on this offer beginning October 19. Visit membersfirstga.com/offers, use our mobile app or call 404-978-0080 or 912-352-2902 for more info.

*APR=Annual Percentage Rate. Qualifications are based on an assessment of individual creditworthiness and our underwriting standards. Floor rate of 3.99% is as of March 2, 2026. Maximum loan term on auto, motorcycle and RV loans is 84 months. MembersFirst Credit Union will match the remaining term of the transferred loan during SWAP-AND-DROP promotion period. To receive the 2% reduction on your existing rate, loan must be transferred from a lender other than MembersFirst Credit Union. Finance charge begins from date of funding and is repaid over the term. First payment due date may vary based on repayment terms. Offer not available on existing MembersFirst auto loans. Loan amount must be a new MembersFirst CU auto, motorcycle or RV loan of \$5,000 or more. Offer available October 19 - December 31, 2026. All loans are subject to credit approval. Program, terms and conditions are subject to change without notice.

Wrap Up Your Holiday Budget with a Holiday Loan!

Borrow up to \$2,500 for 13 months at 13% APR*

Apply October 19 – December 31, 2026

Look for more on this offer beginning October 19. Visit membersfirstga.com/offers, use our mobile app or call 404-978-0080 or 912-352-2902 for more info.

*APR=Annual Percentage Rate. Payment example: borrowing \$2,500 for 13 months at 13% APR is \$100 bi-weekly/semimonthly. The estimated monthly payment is \$215. There is a \$30 processing fee for each approved loan application processed. Effective October 19 through December 31, 2026. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. First-time applicants: subject to individual creditworthiness and full underwriting guidelines and procedures.

Lighten Your Holiday Load with Skip-A-Payment!

Apply to skip your November, December or January auto, personal, Save-As-You-Pay or home equity loan payment and give your pockets a boost this upcoming holiday season.

Visit membersfirstga.com/offers or call 404-978-0080 or 912-352-2902 for more info beginning October 19.

YOUR GUIDE FOR BUYING, REFINANCING OR USING YOUR HOME'S EQUITY WISELY

It's easy to get lost in the sauce when it comes to equity, even though your current – or future – home could be your strongest asset. Between wrangling kids, moving up in your career and finding enough time to fill your own cup, it's a lot to think about, especially in a housing market that can feel stacked against you. If you're looking to buy, refinance or update your home, here are some tips to fit your current financial situation.

- **Use your home equity to make improvements.** If you've already purchased a home, you're on your way to making it an asset you can tap into for extra cash. With a Home Equity Line of Credit (HELOC), you can use the equity you've built in your house to pay for those home improvements you've been putting off, further increasing the value of your home. Focus on essential maintenance, like roofs and electrical, or functional upgrades to your kitchen or bathrooms.
- **Take a strategic approach to refinancing.** If you've shopped around and found a lower monthly payment or shorter loan term, you'll want to weigh the benefits against closing costs and your future goals. You can also get a cash-out refinance to tap into your home's equity for renovations, debt consolidation or extra cash on hand, but it will reset your loan amount.
- **Build a solid plan for purchasing a home.** You want to be prepared if you're still contemplating buying a home in this competitive market. Be aggressive with paying off your student loans, credit cards and personal loans, which will improve your debt-to-income ratio and credit score. Never start shopping without having a pre-approval letter – it gives you a hard budget and shows sellers that you mean business.
- **Save early and often.** As home prices go up, it's hard to compete, but the best advice we can give is to live within your means and save as much as you can. You can set up automatic deposits to your savings or high-yield savings account. Don't expect to put down 20% if you're a first-time homebuyer – leverage first-time homebuyer loans and opt for a short-term mortgage instead of a more traditional one. This will save you more over the life of the loan.
- **Be open to alternatives.** Look into multi-family properties, where you can rent out a unit to make extra income, or multigenerational housing, if childcare and being near family are top priorities. Consider a smaller starter home, including a townhouse or condo, or a property a little farther from your ideal location that might be cheaper.

Build your own roadmap for homeownership and financial stability. Everyone is on their own path, but there are things you can do today to set yourself up to live comfortably and protect your assets.

Let us help you navigate the home-buying process. Contact our Mortgage Team if you're ready to buy or just have a few questions: info@OurMortgageTeam.org or 800-503-6855.



BIG THINGS ARE ON THE HORIZON FOR 2027!

We're hard at work behind the scenes on exciting updates designed to make managing your financial life smoother, smarter and more rewarding than ever at your Credit Union! Early 2027 will bring some major enhancements created entirely with you in mind. Trust us – you won't want to miss what's coming. Keep an eye on your inbox and our updates over the coming months!

International Credit Union (ICU) Day®

Thursday, October 15, 2026

Join us at your local branch on Thursday, October 15, as we celebrate you, our members, on the 78th annual International Credit Union (ICU) Day. We'll have treats in all our lobbies.

This year's theme is "Cooperative Finance: A Steady Signal in a Noisy World." The world feels louder than ever – filled with constant change, financial uncertainty and endless noise. Credit unions cut through that static with values that are simple yet powerful: trust, stability and people over profit.

At MembersFirst, we work to **make a positive difference in the lives of our members**, and we can do that because of the loyalty and trust our valued members place in us each day. Thank you!

CU

HAPPENINGS!



MembersFirst takes great pride in making a positive difference in the lives of our members, team members, partner hospitals, schools and businesses in the communities we serve. Check out some of our activities as we CU in our community!

Toast to Teaching

Honoring the educators who shape our community! MembersFirst was thrilled to support Oatland Island's "Toast to Teaching" event, celebrating the hard work and dedication of local school staff. We kicked off a great new school year together with the executive team from Oatland Island!



New School Year, New Beginnings

Supporting those who shape our community's future! Eddie Fincher connects with incoming Paulding County School District educators during the New Teacher Orientation Back-to-School kick-off. Here's to a great start with a fantastic school district! Pictured: Eddie Fincher shares credit union goodies and great info with Payton Kunkel.



"Yes! The planner is here!"

"Planning" for a great year ahead! Delivering each year's academic planners to teachers and staff in Paulding, Douglas and Chatham counties is one of our favorite summertime activities! Here, a few excited staff members at Crossroad Elementary School (brand new to Paulding) take a quick break to show their enthusiasm that "Yes, the planners are here!"



Investing in a stronger financial future!

Collaboration in action at JCB in Savannah, GA. Ashley DuBois led an engaging live budget planning session with the team at JCB, focused on building smart, actionable financial strategies and sharing practical tools for financial wellness and success.



Strong partnerships make a strong community.

Eddie Fincher (MFCU) stands with New Hope Education Center leaders Barbara Mazur (Assistant Director) and Dr. Barbara Crutchfield (Director) during the Paulding County School District administrator's event. We were honored to sponsor breakfast for this dedicated group of educational leaders as they collaborate, plan and pave the way for an incredible and inspiring school year ahead.



HOLIDAY CLOSINGS

Columbus Day

Monday, October 12, 2026

Veterans Day

Wednesday, November 11, 2026

Thanksgiving

Thursday, November 26, and
Friday, November 27, 2026

Christmas Eve

Thursday, December 24, 2026
Closing at 1 PM

Christmas Day

Friday, December 25, 2026

New Year's Day

Friday, January 1, 2027



Locations and Contact Information

Call Center

METRO ATLANTA

Phone [404] 978-0080
Fax [404] 978-0095

COASTAL GEORGIA

Phone [912] 352-2902
Fax [912] 352-0838

Branch Locations

Visit a branch near you.

Austell, Decatur, Douglasville, Hiram, Marietta, Newnan, Pooler, Sandy Springs and Savannah.

Main Office

2476 Lawrenceville Hwy.
Decatur, GA 30033-3226

Mortgages

[404] 978-0080

Mailing Address

2476 Lawrenceville Hwy.
Decatur, GA 30033-3226

Phone Banking

Metro Atlanta
[404] 978-0089
Coastal Georgia
[912] 352-0059

24-Hour Lending

membersfirstga.com

Website

membersfirstga.com

This credit union is federally
insured by the National Credit
Union Administration.



Download our free Mobile Banking App
from Google Play™ or the Apple® App Store.
Just search "membersfirstga"



CU SUCCEED SCHOLARSHIP WINNERS

Congratulations to Twijaun W. and Alexander S., our 2026 Summer CU Succeed Scholarship Winners! We're looking forward to our next drawing for our exceptional CU Succeed members. If you're 13 to 22 years old and enrolled in school, you are eligible to be a CU Succeed member, and you can enter the scholarship drawing with your grade sheet, report card or transcript for the semester ending December 2026. Get your entry turned in by January 15, 2027!

Is your student a CU Succeed member? Learn more about this student account benefit at membersfirstga.com.