

RISK Alert

Actionable insights for bond policyholders



Awareness

Watch

Warning

Loss trends continue to evolve; Implement controls to minimize risk

Earlier in 2025, we highlighted key loss trends that were impacting credit unions throughout the country. Unfortunately, these risks continue to evolve and impact credit unions like yours with six- and seven-figure losses.

These risk areas include:

- [Interactive teller machine \(ITM\) and Automated teller machine \(ATM\) risks](#)
- [Fraudulent checks and deposits](#)
- [Account takeovers](#)

Each of these links has a recorded presentation, key questions & answers, and several related resources that highlights the risks, tells you how the losses are happening, and helps you understand how to recognize and minimize the impact of these losses.

To learn even more about these and other emerging risks, check out the [Emerging Risks Outlook](#) pages.

Related risk prevention resources:

- RISK Alert: [Emerging risks and large losses impacting credit unions nationwide](#)
- Access the [Business Protection Resource Center](#) for exclusive risk and compliance resources including risk overviews, checklists, and employee guides (User ID and Password required).

Date:

April 1, 2025

Risk category:

Fraud; ITMs; ATMs; Fraudulent checks; Fraudulent deposits; Treasury checks; Account takeovers; Money mules

States:

All

Share with:

- Board of Directors
- Branch operations
- Executive management
- Risk manager
- Transaction services

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