

# Talk to friends and family about scams



Scammers are increasingly using sophisticated social engineering tactics to gain access to your money and data.<sup>1</sup> Talk to your kids, parents, and friends about common scams and how being cyber secure can help keep their money and information safe.

## → Here are the red flags to look out for:

- You're contacted unexpectedly.
- The communication plays with your emotions.
- You're pressured to act immediately.
- You're asked to pay in an unusual way or asked to transfer money to protect yourself.
- If the deal seems too good to be true.

## → Scammers may change their story, but their tactics are often the same:

- **Impersonation** is a common tactic that scammers will use to target individuals. An imposter may impersonate government officials, a loved one, a utility company, a person you trust, or even your bank.
- **Fake listings for jobs and apartments**, will be promising and seem too good to be true. You may be asked for personal information to secure a job or to send money electronically via a wire or payment app before you are able to view an apartment/house.
- **Debt relief scams** may be offered via email or an online platform but then you are asked to make a bogus up-front payment for processing or related services to receive debt relief.
- **Email compromise** may happen when you are contacted via email by a hacked or fake account that looks legitimate and tricks you into sending funds.
- **Romance scams** occur when scammers create a fake online identity via dating apps or social media and attempt to establish a trusting and believable relationship. They then make an emotional plea and use different methods to ask for money through untraceable means.
- **Tech support scams** occur when a scammer poses as a service or support representative of a familiar company to resolve unsolicited technology issues. They may gain remote access to devices or accounts in order to compromise your information and finances.

## → Talk to family and friends about how to help protect themselves:

- **Be careful** what you post about yourself or your family online, including personally identifiable information such as your address or cell phone number.
- **Monitor** your privacy settings on online accounts.
- **Verify** unsolicited phone calls or email. To obtain more information, try to contact the person or organization through a verified website or alternate phone number.
- **Never share** information with people you don't know, especially if they contacted you.
- **Never click on pop-up messages** as they are regularly used to spread malicious software.
- **Remember** that anyone can become a target of a scam.
- **Protect your accounts.** Enable multifactor authentication when able to and enroll in or allow account activity alerts.
- **Trust your instincts.** If an offer looks too good to be true, it probably is.
- **Report** the incident to local law enforcement immediately and contact your bank.

## IMPORTANT INFORMATION

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