



## **SCAMS CAN HAPPEN TO ANYONE – AND THEY'RE ON THE RISE**

To help protect yourself, always be suspicious of calls, emails, texts or any communication you receive from someone you don't know – particularly if they want money, personal information, threaten immediate action is required or lawsuits, warrants or arrests will follow, request funds to be wired or transferred or to send money on a pre-paid card or gift card.

### **LOOK OUT FOR COMMON SCAMS**

- IMPOSTER: "I'm with the IRS and you owe back taxes. If not paid immediately, a lawsuit will be filed against you." Or "I'm with the Sheriff's Department and a warrant has been issued for your arrest."
- GRANDPARENT: "Grandma, I'm in trouble – I need money fast."
- LOTTERY/SWEEPSTAKES PRIZE WINNINGS: "Congratulations! You've won the lottery. We'll need to collect taxes prior to your payment. I'll send you instructions to get this done."
- ONLINE ROMANCE: "I want to meet you in person but I can't afford to travel. Can you send me money?"
- TECH SUPPORT: "We've detected malware on your computer. Let's get that fixed for you. There will be a small cost associated to make your computer safe and secure."
- INVESTMENT OPPORTUNITY: "You've registered to receive notifications on investment opportunities. I have a once-in-a-lifetime opportunity!"
- BANK/CREDIT CARD: "There's unusual activity suspected in your account. For your security, kindly click on the link and update your account information."
- UTILITY/CABLE BILL PAYMENT: "If you don't pay your bill in the next 30 minutes your service will be shut off."
- AMAZON ACCOUNT/REFUND: "This is Amazon calling about a refund to your account. Please press 1 to talk with a customer service representative for assistance on how to receive your refund."
- APPLE ACCOUNT: "This is Apple. We've detected suspicious activity on your account. Please call xxx-xxx-xxxx immediately as your account information may have been breached."
- Mortgage Stimulus Relief: "The government is offering help to people who are having trouble paying their mortgage. You can save \$3,252. Please take the survey to see if you qualify."

Always be suspicious of any attempt to gain your bank account, credit or debit card, passwords, Social Security Number, or other personal information. Don't be fooled by logos, letterheads or spoofed caller ID numbers or other official looking documents.

When someone asks for money or personal information, stop and take these steps: End the conversation immediately without providing any money or personal information.