

# Scam / Fraud Awareness & Prevention

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# BASIC STEPS TO AVOID SCAMS

- Be wary of anything that seems **too good to be true**
- Watch out for **incoming** communications
- Add **extra security** to your accounts
- Avoid **odd payment types**
  - Gift cards, wire transfers, payments apps, cryptocurrency

# COMMON SCAMS

- Romance scams
- Government imposters
- Lotteries
- Investments
- Tech support
- Grandchild imposters
- Online shopping
- Fake checks
- Employment
- Charity scams
- Computer security

## CYBERSCAMS

- Watch for **fake, unsecure websites** with names similar to real ones
  - “Bank of Arnerica”
- Do not connect to **public WiFi**
  - To access your email, bank accounts, or credit card accounts
  - To enter sensitive information, such as online shopping

## ■ The IRS will **never**

- Ask for personal / financial information via email, text, or social media
- Contact you by phone to demand payment
- Ask for credit card numbers over the phone
- Require payment without allowing you to question or appeal
- Threaten you with arrest for nonpayment

## ■ Report fraud to the IRS at **800-366-4484**



**IRS SCAMS**

# CHARITY SCAMS

- **Be suspicious if the caller**
  - Can't provide details about how donations are used
  - Can't provide proof of tax deductible status (Federal tax ID number)
  - Pushes you to donate immediately
  - Asks you to wire a donation or purchase gift cards
  - Thanks you for a pledge you never made to convince you that you already agreed to donate
- **Before you donate, check out the charity**
  - Wise Giving Alliance – [Give.org](https://www.give.org)
  - Charity Navigator – [CharityNavigator.org](https://www.charitynavigator.org)
  - Charity Watch – [CharityWatch.org](https://www.charitywatch.org)

# CRIME PREVENTION TIPS

## ■ Protect your property

- Don't leave valuables in your car
- Lock your doors
- Shred documents
- Bring outgoing mail to the Post Office
- Scrape off old car registration stickers
- Limit what's in your wallet

## ■ Protect your information

- Use secure passwords
- Freeze your credit files
- Don't write your PIN or SSN on cards/checks
- Don't answer unidentified calls
- Sign up with the Do Not Call registry 888-382-1222

## ■ Monitor your information

- Read your statements thoroughly
- Order your credit report annually 877-322-8228
- Call the business if your bills are late

## ■ Be suspicious

- Don't fill out surveys, puzzles, or contests
- Don't cash unsolicited checks
- Avoid using a debit card
- Do not engage with phone or door solicitors
- Do not participate in transactions you didn't initiate

# CRIME PREVENTION TIPS

**If it sounds too good to be true...**

***It is!***

A promise of riches with upfront fees is a scam.



# WHAT TO DO IF YOU FALL VICTIM TO A SCAMMER

- Call your local police department
- Set up fraud alerts
  - Equifax 888-766-0008
  - Experian 888-397-3742
  - TransUnion 800-680-7289
  - Social Security 877-438-4338
  - IRS 800-908-4490

Questions?