



# CYBER SECURITY & YOU

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## ONLINE SCAMS

Over the last few years, the number of online scams has grown rapidly and they have become harder to spot. Here are some helpful ways to identify and avoid these scams.

- **Be wary of people requesting information.** Any time someone else initiates an email, do not reply or click a link they supply. Rather, use a new email and select the address from your contacts list. Or go to the company's homepage and navigate from there. If it is coming from a friend, pick up the phone and call to verify. The worst thing that could happen is you have a conversation with them.
- **Do your homework.** Search for unique phrases in the email to see if there are already reports of fraudulent behavior. This is often the quickest way to eliminate a scam.
- **Do not believe your caller ID.** Faking the name or number is easier than you would think.
- **Hang up on robocalls.** Any interaction will likely prompt more calls in the future. If they know you just hang up, they will be much less likely to waste resources on calling you again.
- **Do not wire money or send reloadable cards to someone unless you initiated the call.** Does it seem strange that your cousin that you rarely speak to is asking you for money to be wired because they are in a bind? It should. Do not do it!
- **If a large company or a branch of government (Microsoft, the IRS, etc.) call you to help you in some way, hang up.** They never contact people over the phone, only by physical mail.



## WHERE CAN I FIND MORE INFORMATION?

The FTC has a list of current scams available at <https://www.consumer.ftc.gov/features/scam-alerts>.

If possible, report scams and fraudulent behavior you discover to <https://www.usa.gov/online-safety>.

It may save someone from learning an expensive lesson.

## QUICK TIP

If you see a tweet, text, email, or message on social media that tells you to pay with **Bitcoin**, you know that's a scam.

### Other signs that something is a scam...

They might guarantee that you'll make money (which are false); promise that you'll double your money quickly (again, always a fake promise); or say you'll get free money in dollars or cryptocurrency.

Free money? Nope, not ever!