

## FRAUD AWARENESS

Protect Your Information

Protect Your Money



Cody Fiala [cfiala@oppsvt.org](mailto:cfiala@oppsvt.org) 802.495.5452

## FRAUD AWARENESS

### Protecting Your Personal & Financial Information *and* Your Money

#### HOW THIEVES ACCESS INFORMATION

❖ Shoulder surfing

❖ Trash cans & dumpsters

❖ Pre-approved credit offers

❖ Mail box

❖ Wallet & Purse snatching

❖ Social Engineering

#### SELF-PROTECTIVE ACTIONS

✓ Be aware of people at ATM & store check-out

✓ Shred all paper with SSN, birthdate, account #'s

✓ Shred. Stop them: 888.5OPTOUT / 888.567.8688

✓ Mail payments from post-office

✓ Consider online statements & payments | Direct Debits

✓ Immediately report

✓ What is in your wallet? Keep a list at home

✓ Beware all requests for personal info, even the "fun" ones

✓ Never share personal info on social media

#### SCAMMERS

➔ Attempt fraud through email, the phone & computer alerts

➔ Use deadlines, threats, intimidation & lies

➔ Provoke us to react quickly

➔ Trick us to fear *not* reacting

✓ **React with self-protection!**

#### EMAIL RED FLAGS

❖ Sender's Address: May be familiar person or trusted organization – *or very similar*

❖ Message: Alarming, urgent, unexpected

❖ Message: Sad or desperate appeal for help

❖ Attachment or Link

❖ Greeting: Generic

❖ Grammar: Errors

#### SELF-PROTECTIVE ACTIONS

✓ Sender's Address: Analyze & Verify

✓ Message: Resist emotional appeals.

✓ Message: Never reply with personal or financial or account information.

✓ Attachment or Link: Do Not Open or Click

✓ Delete email

✓ Better Business Bureau & VT Attorney General

#### COMPUTER ISSUE / TECHNICAL SUPPORT SCAMS

❖ "Threats Detected!" "Action Required!" "Computer Scan Alert!" "Call Toll-Free Right Away...."

✓ You: Install reputable anti-virus software & keep it active & updated

✓ You: Initiate contact with a tech support company you know & trust

#### SOCIAL SECURITY SCAMS

❖ **Social Security Administration will not unexpectedly call or email**

❖ **Social Security Numbers are not 'blocked' or 'suspended'**

✓ You: Create your own Social Security account online to monitor activity

▪ WEBSITE [www.oppsvt.org](http://www.oppsvt.org)

▪ EMAIL [counseling@oppsvt.org](mailto:counseling@oppsvt.org)

▪ PHONE 802.654.4540 Ask to speak with a Money Sense Program Counselor

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### **TAX SCAMS**

- ❖ **IRS & State Tax Office will not initiate contact you by email, text or phone**
- ❖ **IRS & State Tax Office does not call, email or text to:**
  - Threaten arrest | Demand immediate payment | Request personal information
- ✓ You: Do not engage or reply | Hang up | Delete email | Report to IRS or State Tax Office.

### **EMERGENCY SCAMS**

- ❖ **Claim that a person you care about is in urgent distress & needs money**
- ✓ You: Resist natural reaction to help
- ✓ You: Ask questions a scammer cannot answer
- ✓ You: Contact the person you care about or someone who knows them

### **ROMANCE SCAMS**

- ❖ **Establish a fake relationship to steal your money**
- ❖ Seek sympathy. Share a sad or desperate tale. Establish a friendship & often promise more.
- ❖ Manipulate our kindness & interest in companionship
- ✓ You: Resist natural reaction to help & human inclination to engage

### **ADDITIONAL SELF-PROTECTIVE ACTIONS**

- ✓ If asked to keep emergency or romance a secret, DO NOT!
- ✓ Never send \$\$ or financial info to a person you only know through phone calls, emails or online
- ✓ Freeze your credit if concerned any personal or financial information has been compromised

### **SCAMMERS ARE VERY GOOD AT WHAT THEY DO**

- |   |   |
|---|---|
| ❖ Prey on our emotions  | ❖ Develop self-serving trust                            |
| ❖ Convincing lies & threats   | ❖ Cultivate distrust of family & friends                |
| ❖ Effective emotional manipulation  | ❖ Isolate & alienate victims                            |
| ❖ Coach victims how to answer questions about large withdrawals or wire transfers | ❖ May be a family member, caregiver, in-home contractor |

### **WARNING SIGNS A FRAUD VICTIM MAY DISPLAY**

- |   |  |
|---|--|
| ❖ Withdrawing from family & friends                 | ❖ Talk of a new friend or romantic interest    |
| ❖ Reluctance to share what's going on in their life | ❖ Lifestyle change that's out of the ordinary  |
| ❖ New defensiveness                                 | ❖ New debt or new habits in paying their bills |

### **ADDITIONAL RESOURCES**

- ✓ Free Annual Credit Report: [www.annualcreditreport.com](http://www.annualcreditreport.com) | 877-322-8228
- ✓ Your own credit card bills & financial account: Review them regularly
- ✓ [consumer.ftc.gov/articles/what-you-need-to-know-about-romance-scams](http://consumer.ftc.gov/articles/what-you-need-to-know-about-romance-scams)
- ✓ [consumer.ftc.gov](http://consumer.ftc.gov)
- ✓ [identitytheft.gov](http://identitytheft.gov)
- ✓ [irs.gov/identity-theft-fraud-scams](http://irs.gov/identity-theft-fraud-scams)
- ✓ [ssa.gov](http://ssa.gov)
- ✓ [consumer.ftc.gov/articles/gift-card-scams](http://consumer.ftc.gov/articles/gift-card-scams)
- ✓ [consumerfinance.gov/consumer-tools/fraud](http://consumerfinance.gov/consumer-tools/fraud)
- ✓ [fbi.gov](http://fbi.gov) & FBI Internet Crime Reporting: [ic3.gov](http://ic3.gov)
- ✓ Your State Attorney General's office

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