

Common Warning Signs

Scams are often hard to detect at a quick glance; however, these common red flags can help. Keep in mind...it is not uncommon for fraudsters to use intimidation tactics and urgent requests.

- Don't always trust the display name - criminals will spoof the email name to appear to be a legitimate sender
- Check for misspelled words, bad grammar, and/or typos within the content
- Be cautious of clicking links and opening attachments DON'T CLICK unless you are confident of the sender or expecting the attachment
- Asking you to share a one-time passcode sent to your device (when they called you)
- Check the salutation - many legitimate businesses will use a personal salutation
- Do not provide personal information when asked
- Be suspicious of "urgent" or "immediate" response needed or "unauthorized login attempt" of your account
- Don't believe everything you see. Brand logos, names and addresses may appear legitimate
- The recipient group seems random or unusual (e.g. all last names begin with the same letter)
- The email appears to be a reply to a message that you didn't actually send
- Monitor the sender's email address for suspicious URLs & domains – often using similar letters and numbers
- If something seems suspicious; contact that source with a new email or phone call, rather than just hitting reply
- Always, be wary of tempting offers
 1. Know who you are dealing with
 2. Pay the safest way
 3. Guard your personal information
 4. Stay safe online
 5. Be cautious about unsolicited emails
 6. Resist pressure
 7. Don't believe promises of easy money
 8. Fully understand the offer
 9. Check your credit report regularly

The links below provide guidance on Preventing Identity Theft, Reporting Identity Theft and Recovering from Identity Theft

<https://www.usa.gov/identity-theft>

<https://consumer.ftc.gov/features/identity-theft>

<https://www.identitytheft.gov/#/>

A new federal law entitles all consumers to ask each of the three major credit bureaus for free copies of their reports once in every 12-month period. Go to www.ftc.gov/credit or call 877-382-4357 for more details and to see when you can make your requests. You don't have to ask all three credit bureaus for your reports at the same time; you can stagger your requests if you prefer. Do not contact the credit bureaus directly for these free annual reports. They are only available by calling 877-322-8228 or going to www.annualcreditreport.com. You can make your requests by phone or online, or download a form to mail your requests.