

Don't Get Tricked: Protect Your Finances from Online Scams



Stay Safe: Protect Yourself from Scams & Identity Theft

We've seen a rise in scam activity lately, and we want to arm you with the knowledge and tools to protect yourself from scams and fraudulent activity. October is **Cybersecurity Awareness Month** — and while kids are out hunting for treats, scammers are out hunting for victims. They're getting smarter, mimicking trusted institutions, using real logos, and creating convincing emails or texts to trick even the savviest people. Staying alert is your best defense.

The Rising Cost of Fraud

According to the FBI's *2024 Internet Crime Report*, total losses were up **33%** from 2023. Individuals over 60 suffered the highest financial losses — nearly **\$5 billion**, almost double the \$2.5 billion reported by those aged 50–59. Fraud is often underreported, but every case represents a real person whose trust was exploited.

📞 What NOT to Share Over the Phone

Fraudsters often pretend to be banks, government agencies, or tech support.

Never share your:

- Social Security number
- Bank or credit card details
- PINs, passwords, or one-time verification codes

Red Flags:

- Urgent pressure to act immediately
- Threats of arrest, fines, or account closure
- Requests for payment via gift cards or cryptocurrency

Tip: Hang up and call the company directly using a verified number.

Phishing & Smishing (Email and Text Scams)

Fake messages often look official — or come from a “friend” asking for help.

Common Tricks:

- Fake invoices or “security alerts”
- “Unpaid toll” or “package delivery” texts
- Links that look real but include extra letters or domains

How to Stay Safe:

- Hover over links before clicking
- Don't open attachments from unknown senders
- Go directly to a company's official website to confirm a bill or alert

AI-Powered Shopping Scams

Artificial intelligence makes fake stores and ads look more convincing than ever.

Double-check web addresses
Avoid shopping through social media ads
Use a credit card for extra protection
Search the store name + “scam” before buying

If it sounds too good to be true, it probably is.

Freeze Your Credit

A simple, free way to add protection:

- Contact **Experian, TransUnion, and Equifax**
- Request a credit freeze
- Keep your PIN or password secure
- Temporarily unfreeze when applying for new credit

♥ Romance & Crypto Scams: When Emotions and Money Mix

Scammers prey on trust and loneliness — especially online.

Watch out if:

- Someone you've never met asks for money or crypto
- They claim to be overseas or always cancel plans
- They profess love quickly or try to isolate you from friends/family

No legitimate company or partner will ever ask you to pay in cryptocurrency.

Protect What Matters Most

Scammers are getting more creative — but so can you. Stay alert, question what feels off, and trust your instincts. Small precautions — like checking a link twice or freezing your credit — can make a big difference.

Helping you run the long race — safely and confidently.

[Schedule a Meeting](#)



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All data is provided as of October 1, 2025.

All index data from FactSet.

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