

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



## **Theft** We've seen a rise in scam activity lately, and we want to arm you with the

Stay Safe: Protect Yourself from Scams & Identity

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.

50-59. Fraud is often underreported, but every case represents a real person whose trust was exploited. The What NOT to Share Over the Phone

## Fraudsters often pretend to be banks, government agencies, or tech

**Never share your:** 

## Social Security number

- Bank or credit card details
  - PINs, passwords, or one-time verification codes
- **Red Flags:**

### Threats of arrest, fines, or account closure

Requests for payment via gift cards or cryptocurrency

Urgent pressure to act immediately

- **Tip:** Hang up and call the company directly using a verified number.
- Phishing & **Smishing (Email and Text Scams)**

## help.

Fake messages often look official — or come from a "friend" asking for

 Fake invoices or "security alerts" "Unpaid toll" or "package delivery" texts

Links that look real but include extra letters or domains

**Common Tricks:** 

- **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

### ever. Double-check web addresses

**Al-Powered Shopping Scams** 

Avoid shopping through social media ads Use a credit card for extra protection

Artificial intelligence makes fake stores and ads look more convincing than

If it sounds too good to be true, it probably is. **Freeze Your Credit** A simple, free way to add protection:

Search the store name + "scam" before buying

## Request a credit freeze

**Money Mix** 

Watch out if:

 Keep your PIN or password secure Temporarily unfreeze when applying for new credit

**❤** Romance & Crypto Scams: When Emotions and

Contact Experian, TransUnion, and Equifax

 Someone you've never met asks for money or crypto They claim to be overseas or always cancel plans

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

Scammers are getting more creative — but so can you. Stay alert, question what feels off, and trust your instincts.

**Protect What Matters Most** 

Scammers prey on trust and loneliness — especially online.

# They profess love quickly or try to isolate you from friends/family

can make a big difference. Helping you run the long race — safely and confidently.

Small precautions — like checking a link twice or freezing your credit —

Schedule a Meeting

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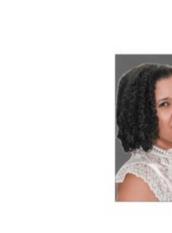
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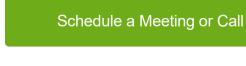
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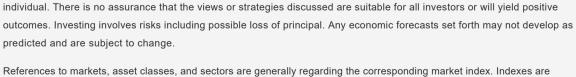
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## **The Rising Cost of Fraud** According to the FBI's 2024 Internet Crime Report, total losses were up 33% from 2023. Individuals over 60 suffered the highest financial losses — nearly **\$5 billion**, almost double the \$2.5 billion reported by those aged