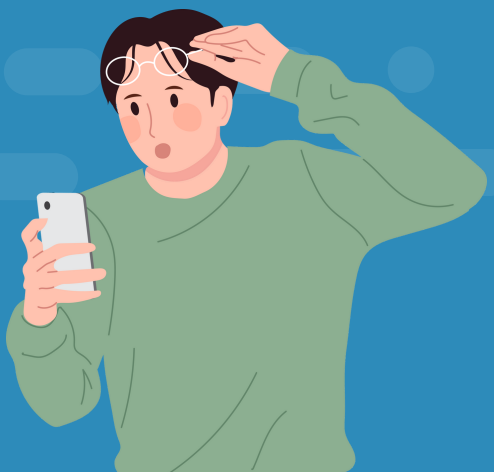
What you need to know about

Staying safe from online scams



Online scammers use the internet, email, social media, other online accounts, and texts to try to steal your money, steal your identity, blackmail you, or scam people you know. Because 8 out of 10 young adults are on social media, they are likely to come across online scammers.

To get what they want, scammers may use messages to try to:

1. Get you to act quickly on fear by telling you someone you know is in trouble and needs your help
2. Pretend to be a person or company you trust and send you a link that takes you to a fake website
3. Tell you an online purchase has been denied or a delivery service like USPS has a package you ordered and can't find your address
4. Trick you into thinking they will give you a lot of money if you give them your information

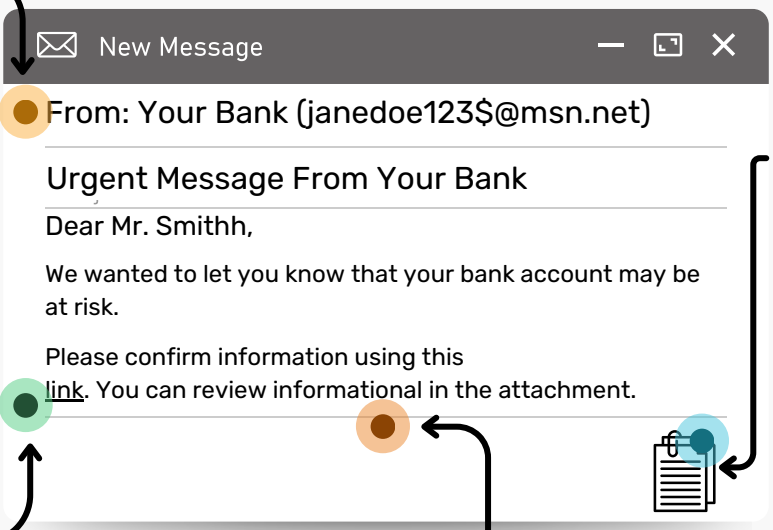
Use the SLAM method to prevent online scams through emails.

SLAM stands for Sender, Links, Attachments, and Messages.

Sender

Scam emails may come from strange or unknown email addresses.

For example, an email from your bank shouldn't begin with random words and numbers like yourbank!3 or janedoe123$ and shouldn't end with things like @gmail.com, @hotmail.com, or @msn.net



Attachments

Scam emails often contain attachments that if opened can release a virus or steal your information. Don't open attachments in emails from people you don't know.

Links

Scam emails often have links that, if clicked on, will steal your information.

Message

Scam emails may contain mistakes or not make complete sense.

Scammers may also try to...

Use social media or dating apps to:

1. Pretend to be someone they are not on a dating app or website to take advantage of you (also called catfishing)
2. Say they will send you money if you give them your bank account information
3. Ask for your phone number in order to create fake accounts on various apps and ask for verification codes sent to your phone to finish creating the account
4. Tell you they need financial help and ask you to send them money

Red flags to look out for on dating apps and social media:

- ⊗ Their photos show up on multiple profiles, sometimes with different names
- ⊗ They say they are in love with you very quickly, sometimes before even meeting you in-person
- ⊗ They begin asking for money or your information - they may say a family member is sick or they are stuck somewhere and need help
- ⊗ They message you more than usual and begin to push you to respond to them or they send angry messages if you do not respond

Hack your passwords to gain access to your accounts

Here are some password tips to keep your account safe:

- ✓ Use strong passwords, with as many different types of characters as you can (upper and lowercase, numbers, symbols)
- ✓ Avoid using personal information (name, pets, anything shared on social media)
- ✓ Get creative: You could use the first letter of each word in a phrase or quote
- ✓ Use 2 factor authentication, which requires you to provide 2 ways to identify yourself, such as a password and a text message
- ✓ Do not share your passwords with others
- ✓ Use different passwords for different accounts
- ✓ If you notice weird activity on your account or get a notification your password has been compromised, update it
- ✓ Use a password manager to keep track of passwords in a safe way

Use your credit cards for online purchases

Here are some credit card tips to keep your finances safe:

- ✓ Use a credit card with a low limit and avoid using debit cards
- ✓ Get a free credit report each year through the three official credit report agencies: Equifax, Experian, and TransUnion.