



FRAUD AND SCAMS

RED FLAGS

PROTECT YOURSELF SLOW DOWN VERIFY FIRST



MAJOR WARNING SIGNS OF A SCAM



Demands for immediate payment



Pressure to "act now" or keep it secret



Requests for payment through:

- Gift cards
- Venmo/Cash App/Zelle
- Bitcoin/Cryptocurrency
- Prepaid debit card
- Wire transfers



Caller claims to be:

- Law Enforcement
- Your bank
- IRS/Social Security
- Amazon/Microsoft/Apple



Threats of:

- Arrest warrants
- Utility shutoffs
- Suspended accounts
- Jail time



Unexpected texts or emails with links



Requests for remote access to your computer or phone



"Too good to be true" prizes, jobs, or investment offers



Someneoe you met online asking for money



Payments "mistakes" where they ask you to send money back



Poor grammar, odd wording, or spoofed phone numbers



Caller refuses to let you hang up or verify information

COMMON SCAM EXAMPLES



GRANDPARENT SCAM

Scammer pretends to be a family member needing emergency bail money.



TECH SUPPORT SCAM

Fake virus warning claims you device is infected and asks for remote access.



ROMANCE SCAM

Online relationship quickly turns into requests for money or travel expenses.



ARREST/WARRANT SCAM

Caller claims you missed jury duty or have a warrant and demands payment.



AMAZON/BANK SCAM

Fake fraud alert asking you to "verify" accounts or payment information.



SWEEPSTAKES SCAM

"You won!" - but you must pay fees or taxes first.

WHAT TO DO

- Hang up immediately
- Contact the company directly using a trusted phone number
- talk to a trusted friend or family member before sending money
- report scams to local law enforcement and your bank
- never give passwords, PINs, or verification codes to anyone



REMEMBER:

Legitimate agencies and businesses will NOT demand payment using gift cards, crypto, or wire transfers.

