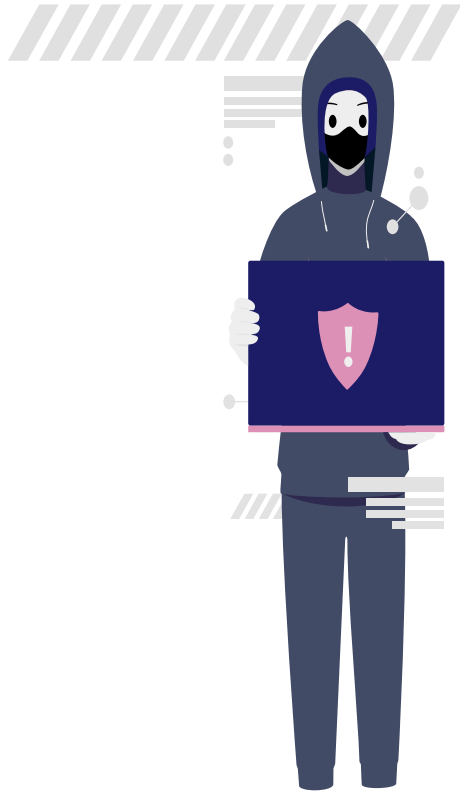


Playing it safe online

Morgan Bartlett

True or False?



 Personal Information	Your Social Security Number is more valuable than your email login credentials
 Bill Pay	It is currently safer to mail a check versus paying a bill online
 Devices	It is currently safer to surf the web on your computer versus your phone
 Online searches	When you complete a Google search, it is safest to click on the 1 st result
 Fraud vs. Scams	There is no difference between Fraud and scams

True or False? Answer Key

Personal Information	<p>Your Social Security Number is more valuable than your email login credentials.</p> <p>FALSE! Your email credentials go for \$20.00 on the Dark Web, while your SSN goes for \$1.00. It is easier and MUCH faster to leverage your email to commit fraud through bank account access than it is to takeover your identity or apply for new loans.</p>
Bill Pay	<p>It is currently safer to mail a check versus paying a bill online.</p> <p>FALSE! Online bill payment is the fastest and autonomous process to pay your bills. Paper Checks are currently the favorite target of criminals. They will steal your APS check out of your mailbox and wash the ink clean and endorse it to someone else for MUCH more.</p>
Devices	<p>It is currently safer to surf the web on your computer versus your phone.</p> <p>FALSE! Mobile websites and desktop websites are different versions. Because so many more people use their phones to access websites and use applications, almost all funds spent on security are dedicated to mobile sites than a desktop version.</p>
Online searches	<p>When you complete a Google search, it is safest to click on the 1st result</p> <p>FALSE! The top result in a google search is usually labeled as Sponsored or Ad. This means that someone, anyone has paid a LOT of money to come up first. This doesn't mean that it is a reputable site or that Google thinks they are #1 for your search result. This is a scammer hotbed.</p>
Fraud vs. Scams	<p>There is no difference between Fraud and scams.</p> <p>FALSE! Fraud occurs to you, without your knowledge, involvement or authorization, such as your credit card number being stolen. Scams is unfortunately not considered Fraud as you authorized the transactions or purchased the gift cards or sent the Zelle for the puppy. The key is you authorized it.</p>

Social Media Tips

Social Media is a wonderful tool to stay in touch with family, friends, neighbors and businesses. It is also a favorite place for scams to begin. Here are a few tips to stay safe:



Your profile

Keep it basic, false or private. Don't indicate family members or employer.



Your circle

Keep your circle small, don't accept duplicate friend requests



Trends

Don't participate in surveys, quizzes or National Pet days



Links & Things

Just DON'T click on any links, pictures or unexpected messages



Protect yourself and your identity

Passwords

Don't repeat them
Sign up for 2 Factor Authentication



Email Service

Use a major provider that has scam filters



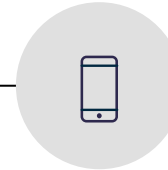
Alerts

Sign up for elective alerts with your Bank



Applications

Be critical of the apps and their permissions that you download and use



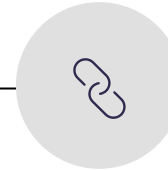
Links

Don't click on any unexpected links



Credit Report

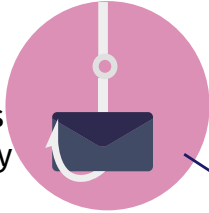
Ensure you are monitoring it



How to avoid Scams

Don't Respond

Don't answer the phone if the caller is unknown, don't reply to unsolicited texts. Never release pin #s, account #s or Codes



Listen & Learn

Stay in the know about current scams



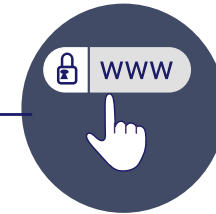
Pressure to act

If you are being pressured, STOP. Discuss the situation with a 3rd party



Don't click on any links

If it is unknown or unexpected, don't click on any links, pictures, or requests



Remember that scams usually share these characteristics:

Urgent need for money or action, Unexpected call or situation, Always a good story for the “why”, too good to be true and are in a position of authority or meaning to you (IRS, grandchild, etc.)

What to expect after falling for a scam



01

Don't Expect
to get your
money back

Expect it
could happen
again



02

Depending upon
severity report to
your:
Bank
Family & Friends
Authorities



03

Your bank
should provide
new account
numbers or
freezing current
accounts



04

Report it to
the CFPB, FTC
and call the
AARP Hotline

Enhanced Protection



Use Major Carriers

- For email and phone service
- They contain Scam & Spam filters that will protect you
- Register Phone with Do not call list



Trusted Contact

- Selected by you and shared with Bank
- Used if needed to validate suspicious activity
- NO Account access



Stop Pre-Approved Offers

- Submit request with (3) Credit Reporting agencies
- Eliminates fraud rich Pre-Approved CC offers



Mail Fraud

- Sign up for Informed Delivery from USPS
- Do NOT use blue USPS mailboxes
- Sends you daily email of pictures of your expected mail

To prevent Deed Fraud and having your home stolen, sign up for proactive alerts to be sent to you anytime a Title change occurs with your name. <https://recorder.maricopa.gov/>

Free Resources

I am sharing resources below that I feel passionately about their mission to educate and protect the public from scams.

- **Federal Trade Commission**-www.FTC.gov they have amazing resources for ID Theft, Elder Financial Abuse and more
- **Consumer Financial Protection Bureau**-www.CFPB.gov
- **AARP's** Fraud Watch Network and Helpline-
www.aarp.org/money/scams-fraud/about-fraud-watch-network/
- **American Banking Association (ABA)** sponsors a page:
<https://www.banksneveraskthat.com/>
- **USPS**-Informed Delivery <https://informeddelivery.usps.com>
- **Credit Karma**-Free monitoring site:
<https://www.creditkarma.com>
- **Maricopa County Recorder**-Sign up for proactive alerts for deed changes containing your name.
<https://recorder.maricopa.gov/>

