

How Not to Get Scammed


East Falls Village Tech Team



What is a Scam?

- An attempt to deceive you or fool you into giving up your resources, voluntarily or involuntarily.
 - Resources can include financial assets, personal information or access to accounts
- Phone calls had historically been the main platform for scams, but now emails, text messages web page links/pop-ups and are now the main sources.

14 Common Scams

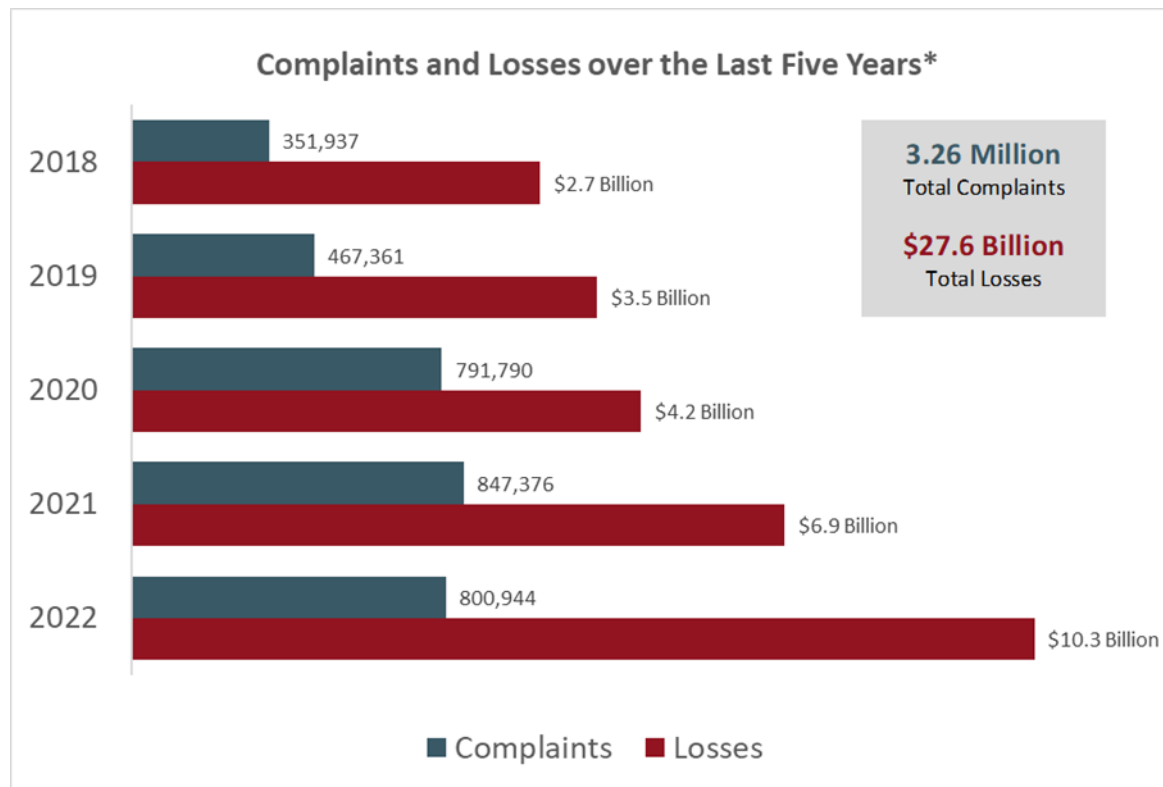
- Business Impersonator
 - Charity Fraud
 - Government Impersonator
 - Grandkid/Family Scams
 - Health Insurance Scams
 - Home Repair Scams
 - Identity Theft
 - Investment scams
 - Job and Money-Making scams
 - Romance Scams
 - Tech Support Scams
 - Unwanted Calls and Messaging
 - “You’ve Won” Scams
 - Vacation/Airbnb Scams
- 

What Do Most Scams Have in Common?

The “4 P’s”

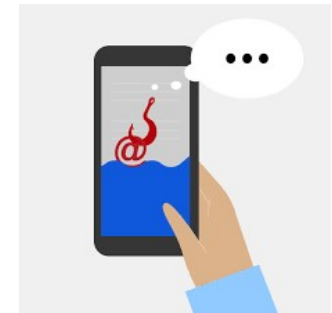
1. Scammers **PRETEND** to be someone or some organization that they are not
 - E.g. a relative, government agency, financial institution
 - Phone number on Caller ID may be faked
2. Scammers present a **PRIZE** or **PROBLEM** that you need to act on
 - E.g. relative in trouble, money you owe, prize you won, computer problem, government agency problem, evidence of embarrassing activities
3. Scammers **PRESSURE** you to act *immediately*
 - They want to trigger an emotional, not a rational response
4. Scammers want you to **PAY** in an unconventional (and untraceable) manner such as gift cards, wiring money or cryptocurrency

From FBI's Internet Crime Complaint Center

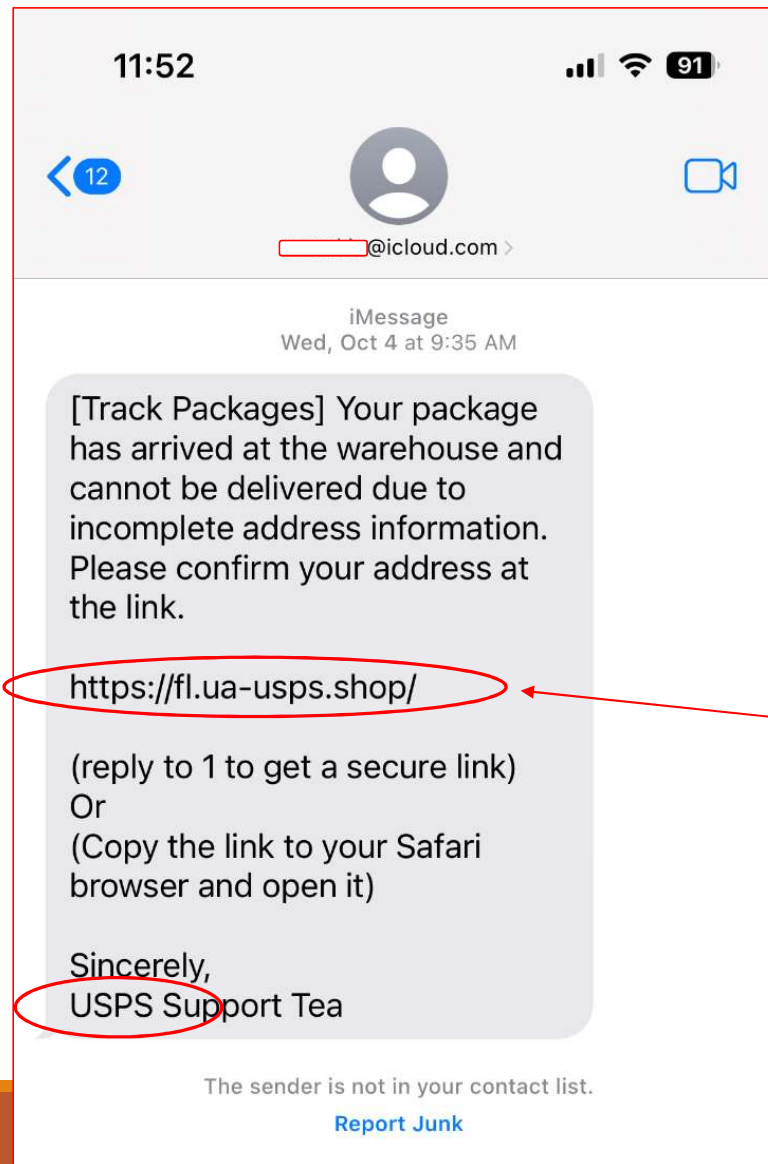




Scam, Phishing and Smishing Examples



Common Text Message Scam



Suspicious URL,
not US Postal
Service

Don't be
Tempted!



Suspicious email,
not Walgreens

Unsubscribing
verifies your email
account!

Scam or Spam?
It doesn't Matter!

From
kk.deal-dude.com!!

10/14/23, 12:08 PM

Yahoo Mail - Important Request: Please Accept Or Surrender Your Title

Important Request: Please Accept Or Surrender Your Title

From: Publishers Clearing House® Sweeps (noreply@kk.deal-dude.com)

To: [redacted]@yahoo.com

Date: Saturday, October 14, 2023 at 07:28 AM EDT



We must have your decision regarding Prize Number ownership!

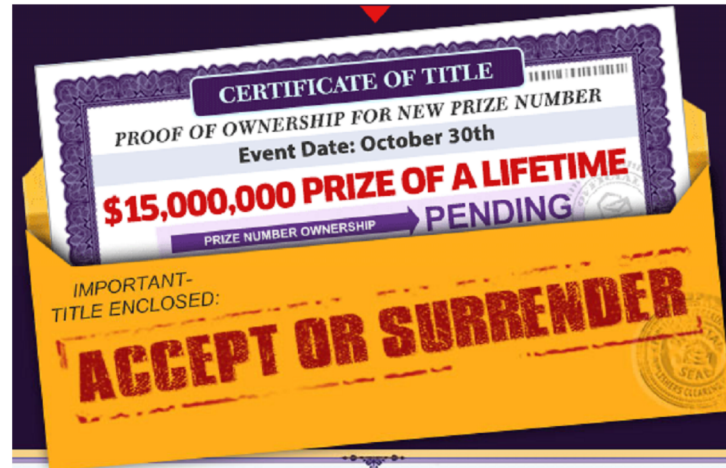
Please add us to your Contacts



IT'S ALL ABOUT WINNING

No Purchase Necessary. A Purchase Will Not Improve Your Chances of Winning.

Your Decision is Immediately Requested!



We must have your decision: Accept your \$15,000,000 Prize Of A Lifetime Prize Number or risk losing out on the chance to win millions.

Act Now!

Classic Scam

Strategy is

“Tyranny of the Urgent”

From a UK email address.

In the next slide, you’ll see that this fake message comes on Prime Day!

10/14/23, 1:49 PM Yahoo Mail - ! +-+~ RE : YOUR Amazn_Prime_Subscriptionn_Hass_Expired !! ! +-+~

! +-+~ RE : YOUR Amazn_Prime_Subscriptionn_Hass_Expired !! ! +-+~

From: ! +-+~ Amazn Prime ! +-+~ (daotyvsvgmmdelhwtvgkfgknpsfntdwlksnjrcxyfysvuetvxqeho@tqltlrnr.org.uk)
To: @yahoo.com
Date: Tuesday, October 10, 2023 at 10:16 PM EDT

Dear Prime_Customer -

,

Your Membership has_Expired!

We tried_to_renew your_subscription_at the end_of each billing cycle, but your monthly payment has failed

Obviously, we are looking forward to renew your subscription

FREE subscription Approval




Confirm your info below:

Username:

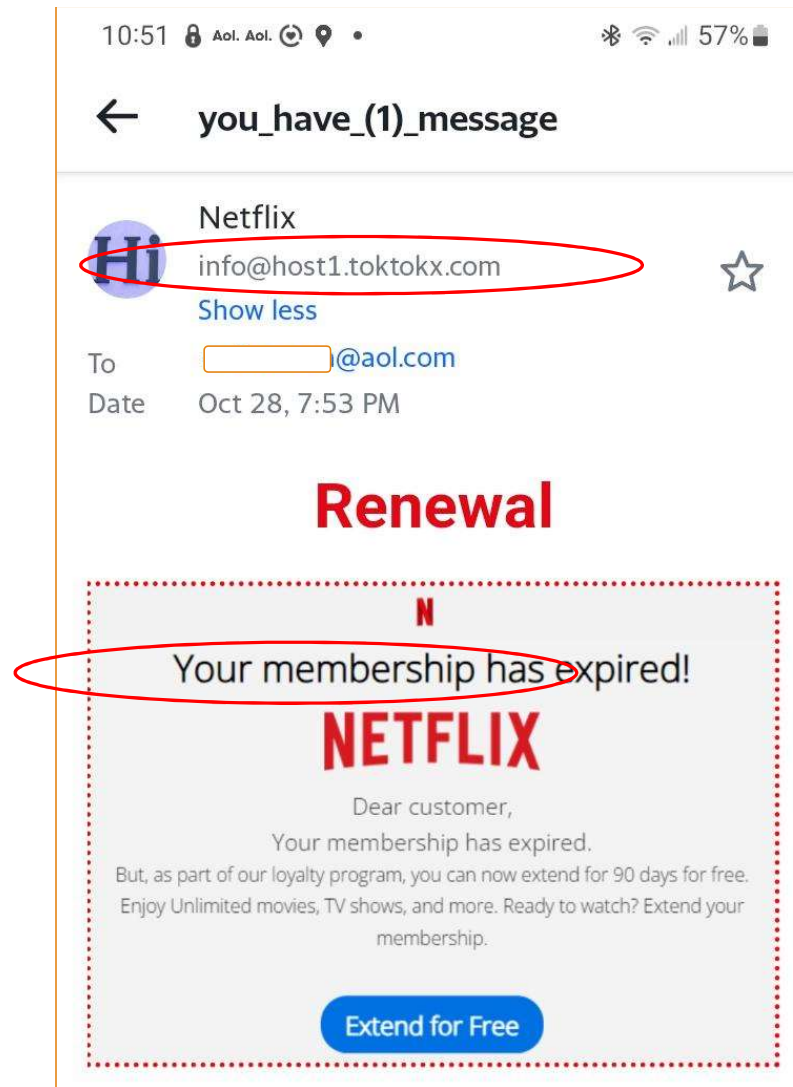
Email: @yahoo.com

Subscription ID AMAZN -6681

Oh my! My Prime has expired just when I was about to place an order!!!

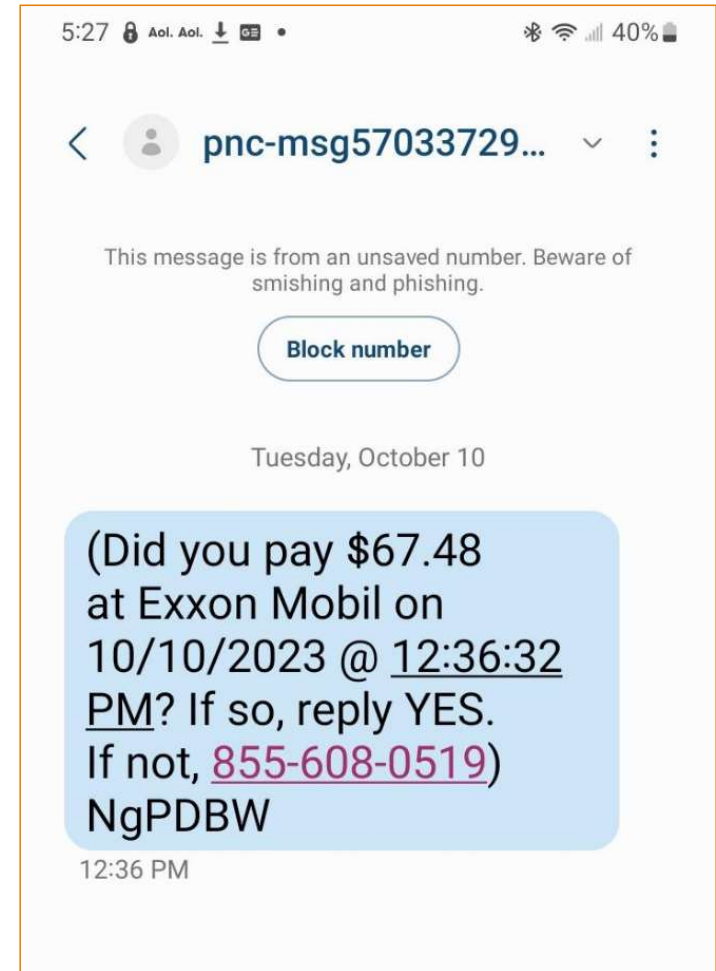
<input type="checkbox"/>	Credit Bureau Reporting...	☆ Well Done! Your New October 2023 Scores are in, and you might be surpri...	Oct 11
Tuesday			
<input type="checkbox"/>	! +++~ Amazn Prime ! +++~	☆ ! +++~ RE : Y0UR Amazn_Prime_Subscriptionn_Hass_Expired !! ! +-... D...	Oct 10
<input type="checkbox"/>	 Yahoo	☆ October Prime Day is here (and the deals are 🔥) Shop expert picks in ...	Oct 10
<input type="checkbox"/>	 The New York Times	☆ How Israel's elite security services failed Intelligence lapses paved the...	Oct 10
<input type="checkbox"/>	 Philadelphia Magazine	☆ Foobooz Toast to Being 5-0 With These Eagles-Branded Spir... Plus...	Oct 10

1. Not a Netflix subscriber
2. Email Not from Netflix

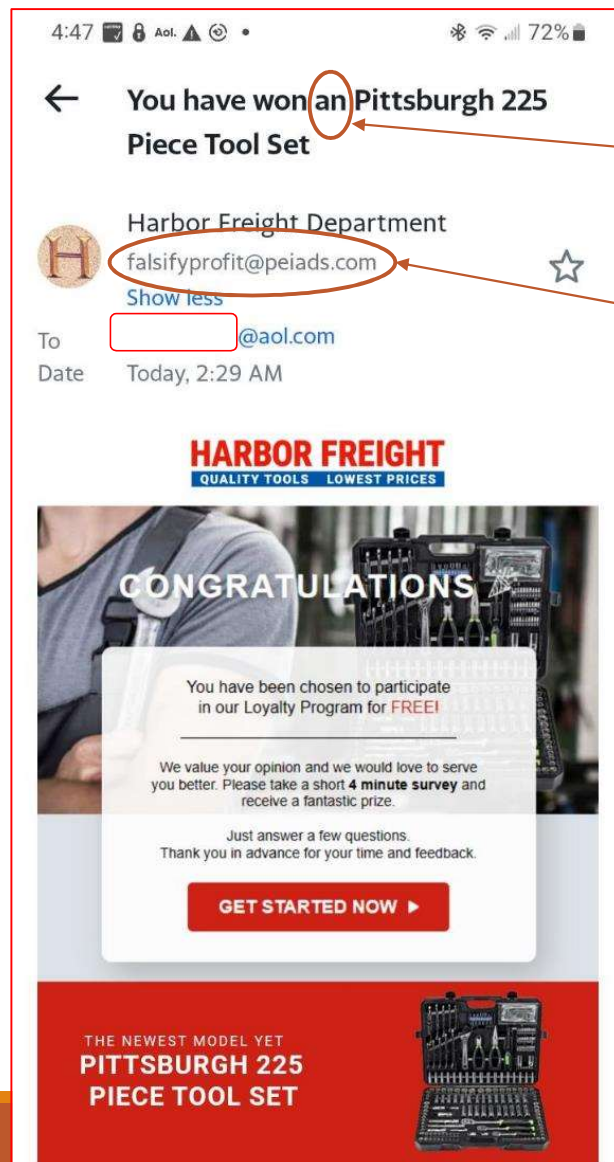


Text Message “Smishing” Examples

Verizon gives
option to
block number



**“You’ve Won”
Scam or Phishing
Example**



Grammatical error

Suspicious email

Spam or Scam?
Doesn't Matter
Just Delete

10/14/23, 1:36 PM

Yahoo Mail - BONUS: \$100 Home Depot Gift Card Opportunity

BONUS: \$100 Home Depot Gift Card Opportunity

From: Home Depot Survey (enquarter@pool.brightbetanlife.com)

[redacted]@yahoo.com

Date: Thursday, October 12, 2023 at 02:39 AM EDT

Congratulations!

You have the opportunity to receive a Home Depot gift card worth \$100!



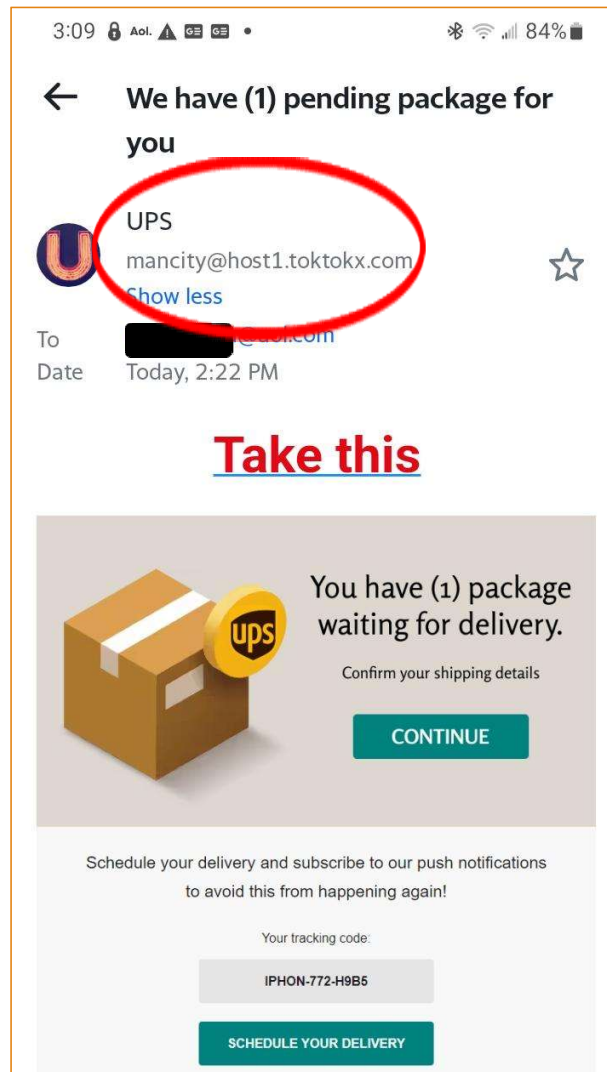
Kindly share your experiences with **Home Depot**,
and as a gesture of appreciation,

You can choose from a variety of exclusive reward
offers

Take the Survey

This is an Advertisement

NOT from UPS



Your Security Software may flag Suspicious Links

Happy Places
701 Stony Acrs Rd
Wisconsin Dells, WI 53965

[Unsubscribe me from this mailing list](#)

Contact info:
FreeScore360
8144 Walnut Hill Ln, 6th Floor
Dallas, TX 75231

This is an email advertisement. To unsubscribe from our sponsor: [click here](#)



All or Forward



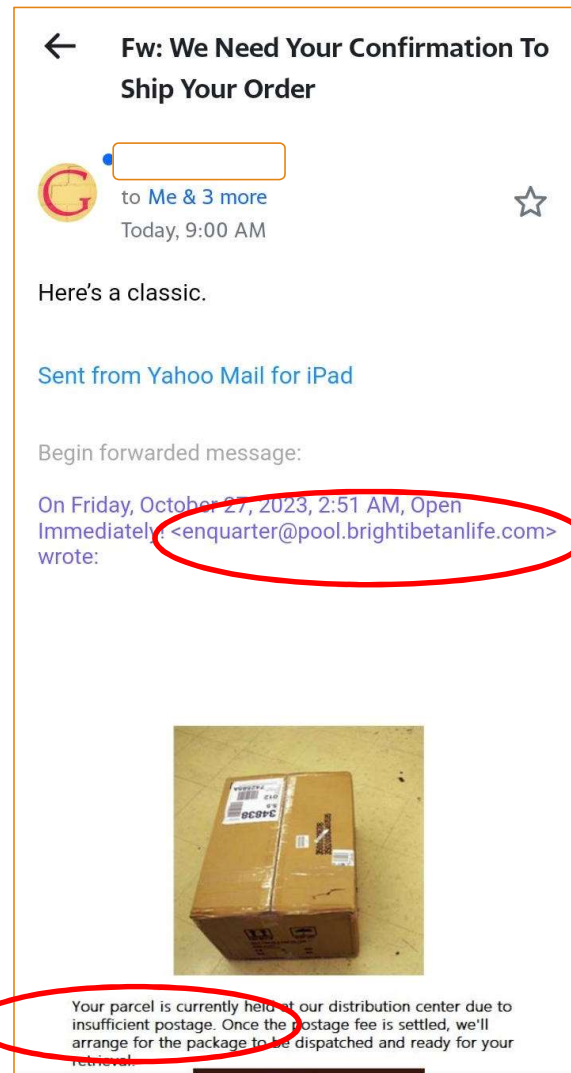
SUSPICIOUS LINK



Norton now warns you of suspicious links in your email to protect you from malicious activity.

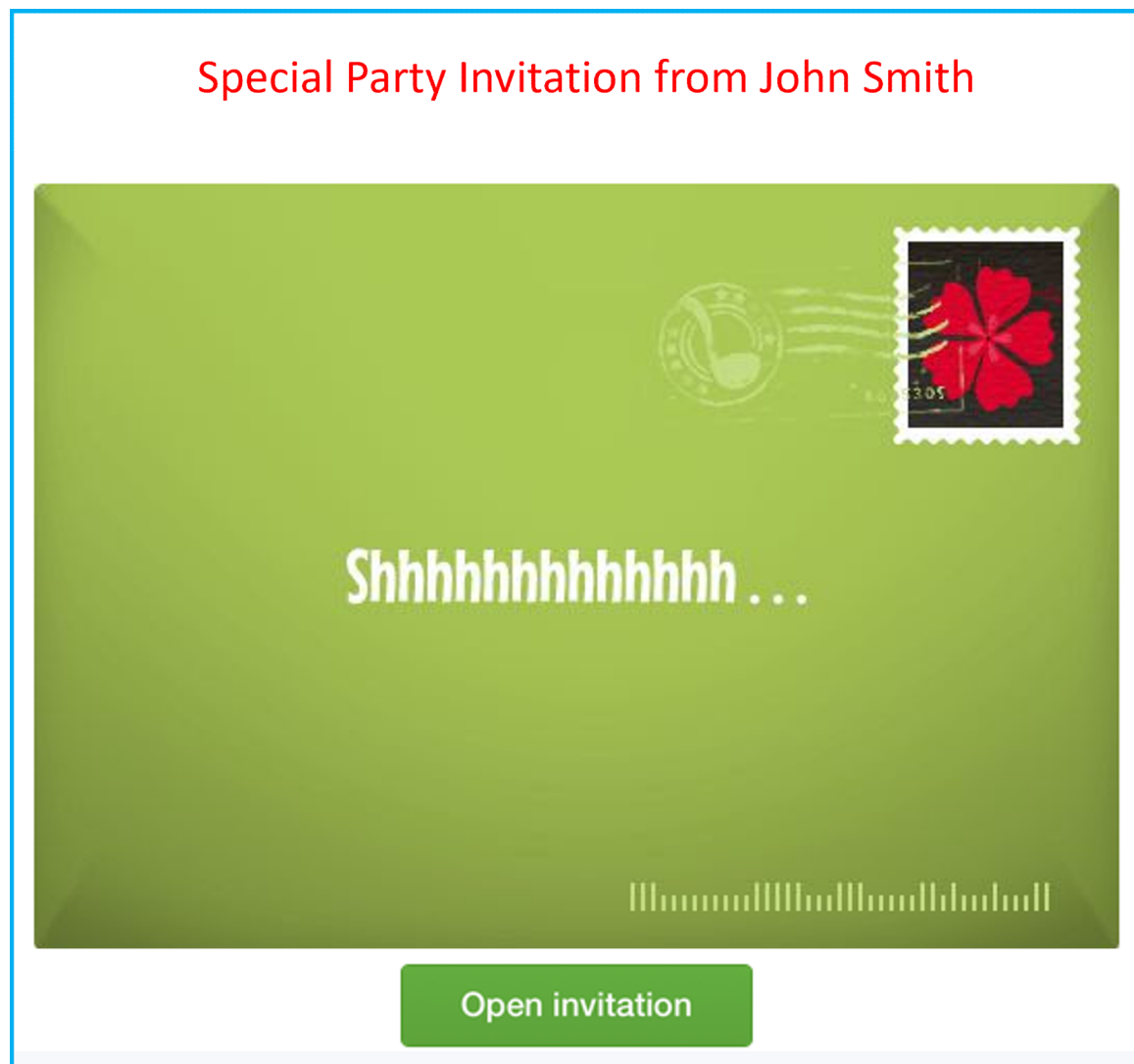
A Classic

- Insufficient postage but not from USPS



Received by several EFV members, who knew “John Smith”

“Open Invitation” button contained link to a Russian web site, with a Log-IN page that asks for your Email password.








Telephone Scam




Voice Cloning using AI!!

**Citizens** 
Sponsored · 

Jane got a call from her daughter asking for money for a medical expense. Jane sent the money right away. Plot twist: Jane's daughter never made that call. AI scams like voice cloning are on the rise. Keep the family safe. Learn prevention and detection strategies.

[#CybersecurityAwarenessMonth](#) [#Cybersafe](#) [#AI](#)
[#BanksNeverAskThat](#)



citizensbank.com
Cybersecurity Awareness Month

Learn more

ADVERTISEMENT

A Philly lawyer nearly wired \$9,000 to a stranger impersonating his son's voice, showing just how smart scammers are getting

by [Ellie Rushing](#), Updated: March 9, 2020- 6:35 AM



COURTESY OF GARY SCHILDHORN

As Gary Schildhorn was driving to work from his Lower Merion home, he got a call from an unfamiliar number. Hesitant, but worried it could be a client because of the Philadelphia area code, he answered.

"Dad, it's me, Brett," said the crying voice on the other line. "I've been in an accident."

[bucks-county-Sheriff Scam](#)



What potential scams
have you experienced?

How to Avoid Being Scammed

- Delete
- Delete!
- Delete!!
- Delete!!!
- Delete!!!!
- The world hasn't ended!
 - You now have time to stop and think
 - Ask someone before you act.

How to Avoid Being Scammed

- Don't click links in emails. Instead, go to the appropriate trusted web site, e.g your bank.
- Block unwanted calls and text messages; let unrecognized phone numbers go to voice mail.
- Don't give your personal or financial information in response to a request that you didn't expect, especially your Social Security, bank account, credit card numbers or your passwords.
- Check the email address of any suspicious messages.
 - Even if there is a company logo in the email, it may come from a non-company email
- Resist the pressure to act immediately.
- Never pay someone who insists you pay with a gift card, cryptocurrency or a wire transfer service like Western Union or MoneyGram.
- Never deposit a check and send money back to someone.
- Stop and talk to someone you trust: Talking about it could help you realize it's a scam.

Best Practices to Avoid Scams

- Keep software up-to-date, especially operating systems and anti-malware
- Use Multifactor Authorization when available.
- Use spam filters/call blockers for email and smart phones
- Avoid financial and other critical transactions on public WiFi
- Don't "Unsubscribe" to an email list if you've never subscribed.
- Monitor Credit Card and Bank statements or online for suspicious activities
- Sign up for the FTC's Do Not Call Registry: <https://www.donotcall.gov/>
- Get free annual credit reports from Equifax, Experian or TransUnion if you suspect fraud or hacking

Multi-Factor Authentication (MFA) adds one or more “layers of protection” after you have signed in with a User ID and password

- Device identifiers (passive – Google knows you’re on a new device!)
- Code sent to your smart phone or email
- Personal security questions -- such as mother's maiden name or previous address
- Biometric, such as fingerprint, voice recognition or facial recognition
- Hardware “dongles” that are required for access to organization web sites or licensed software

Not foolproof, but significantly reduces (by 99%??) unauthorized access, protecting both the you and the service provider



Minimizing Damages If You Are Scammed

- Credit card have better consumer protections than debit cards
 - Credit card issuer is liable for fraudulent transactions after \$50 loss maximum
- AAA, ISP's and many Home Owners/Renters Insurance policies can provide fraud watch and recovery services for your devices and accounts for free or for a small additional cost.
- Make sure information on your devices is backed up-
 - External drive and/or cloud
- For assistance in reporting and recovery:
 - DOJ's National Elder Fraud Hotline: <https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope#833-fraud-11-or-833-372-8311>
 - FBI Internet Crime Complaint Center: <https://www.ic3.gov>


Resources

- <https://www.eastfallsvillage.org/scams>

How to Keep From Getting Scammed



Want to learn about scams, and how to avoid them? [CLICK HERE](#) for online resources and more.








East Falls Village
STAYING IN PLACE. IN OUR COMMUNITY.

How Not to Get Scammed - Resources

- <https://www.aarp.org/money/scams-fraud/>
- <https://consumer.ftc.gov/scams>
- <https://finance.yahoo.com/news/more-scammers-are-ruining-peoples-vacations-heres-how-to-protect-yourself-132630519.html?tsrc=372>
- <https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope#833-fraud-11-or-833-372-8311>
- **AARP PA Fraud Watch Minute (YouTube):**
<https://www.youtube.com/playlist?list=PL9qnZq-hE64-nK8sMLgxkOyblPVGIZ98j>
- <https://securityplanner.consumerreports.org/>
- https://www.citizensbank.com/learning/cyber-security-center.aspx?ctzMode=MKL-SOC_FBK_CNV_CTZ_ECS_CYB23CFBK1
- <https://www.donotcall.gov/>
- **Free Annual Credit Reports**
<https://www.experian.com/consumer-products/free-credit-report.html>
- <https://www.equifax.com/personal/credit-report-services/free-credit-reports>
- <https://www.transunion.com/annual-credit-report>

Liar, Liar, Don't Steal Fireworks, and Scams



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