

# HOW TO IDENTIFY A SCAM



## COMMON RED FLAGS THAT SOMETHING IS A SCAM:

- You are contacted out of the blue.
- You are required to send money upfront to receive a prize or get a job.
- You are asked to wire money or pay by gift card.
- You are asked to provide personal or financial information.
- You are asked to keep it a secret.
- You are pressured to act immediately.
- Use of scare tactics, such as telling you a loved one is in danger, that your computer has been hacked or threatening arrest if you don't act now.
- It sounds too good to be true.
- You sell an item, and the buyer overpays you and asks you to send the difference back.

## IF YOU NOTICE ANY OF THESE RED FLAGS DURING A TRANSACTION:

- Don't be afraid to say no!
- Ask a friend, family member, or neighbor for their opinion.
- Don't be rushed.
- When in doubt, don't give it out.
- Research the offer.

## HOW TO AVOID SCAMS:

- Don't send prepaid cards or gift cards as payment. Legitimate companies and the government won't ask for payment this way.
- If a company tells you over the phone that your computer has a virus or needs protection, take your computer to a trusted computer repair shop. Don't allow someone to access your computer remotely.
- If you get a call or email claiming that a loved one needs emergency money, call the loved one before sending money.
- Don't give out your personal information such as your SSN, PIN's, or login credentials to anyone, even if they claim to be with a company you know, like your credit union.

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