



## 10 TIPS TO AVOIDING SCAMS

There are thousands of new scams every year. Follow these ten tips from the Better Business Bureau to protect yourself and your family. Visit [www.bbb.org](http://www.bbb.org) for additional tips on scams and how to report them.

**1. Never send money via gift card or wire transfer to someone you have never met face-to-face.** Seriously, just don't ever do it. If they ask you to use wire transfer, a prepaid debit card, or a gift card, those cannot be traced and are as good as cash. Chances are, you won't see your money again.

**2. Avoid clicking on links or opening attachments in unsolicited emails.** Links, if clicked, will download malware onto your computer, smart phone, tablet or whatever electronic device you're using at the time allowing cyberthieves to steal your identity. Be cautious even with email that looks familiar; it could be fake. Instead, delete it if looks unfamiliar and block the sender.

**3. Don't believe everything you see.** Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean that it is. Caller ID is commonly faked.

**4. Double check your online purchase is secure before checking out.** Look for the "https" in the URL (the extra s is for "secure") and a small lock icon on the address bar. Look for a brick and mortar address listing on the website itself and a working phone number. Take an extra step and call the number if it is a business you are not familiar with.

## 10 TIPS TO AVOIDING SCAMS—continued

5. **Use extreme caution when dealing with anyone you've met online.** Scammers use dating websites, Craigslist, social media, and many other sites to reach potential targets. They can quickly feel like a friend or even a romantic partner, but that is part of the con for you to trust them.
6. **Never share personally identifiable information** with someone who has contacted you unsolicited, whether it's over the phone, by email, on social media, even at your front door. This includes banking and credit card information, your birthdate, and Social Security/Social Insurance numbers.
7. **Resist the pressure to act immediately.** Shady actors typically try to make you think something is scarce or a limited time offer. They want to push victims to make a decision right now before even thinking through, asking family members, friends or a financial advisors. Sometimes, they'll advise to avoid contacting anyone and to just trust them. While high-pressure sales tactics are also used by some legitimate businesses, it typically isn't a good idea to make an important decision quickly.
8. **Use secure and traceable transactions.** Do not pay by wire transfer, prepaid money card, gift card, or other non-traditional payment method (see number one above). Say no to cash-only deals, high pressure sales tactics, high upfront payments, overpayments, and handshake deals without a contract. Read all of the small print on the contract and make sure to understand what the terms are.
9. **Whenever possible, work with local businesses.** Ask that they have proper identification, licensing, and insurance, especially contractors who will be coming into your home or anyone dealing with your money or sensitive information.
10. **Be cautious about what you share on social media.** Consider only connecting with people you already know. Check the privacy settings on all social media and online accounts. Imposters often get information about their targets from their online interactions, and can make themselves sound like a friend or family member because they know so much about you. Then, update and change passwords to passphrases on a regular basis on all online accounts.

\*Information provided in this flyer courtesy of the Better Business Bureau. <https://www.bbb.org/>