Digital Hygiene: Tips on how to identify scams and protect yourself

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What is a SCAM?

- A fraudulent or deceptive act or operation
- Used to obtain money in a dishonest way
- $10 billion lost to fraud

Where to go to learn about SCAMS?

- Federal Trade Commission (FTC)
- Better Business Bureau (BBB)
- AARP Fraud Watch Network
- USA.gov
- FBI
- U.S. Postal Inspeciation Service
- Office of the Comptroller of the Currency
- Consumer Financial Protection Bureau
- State and local consumer protection agencies

How to identify SCAMS?

- Pretend
- Problem or Prize
- Pressure
- Pay

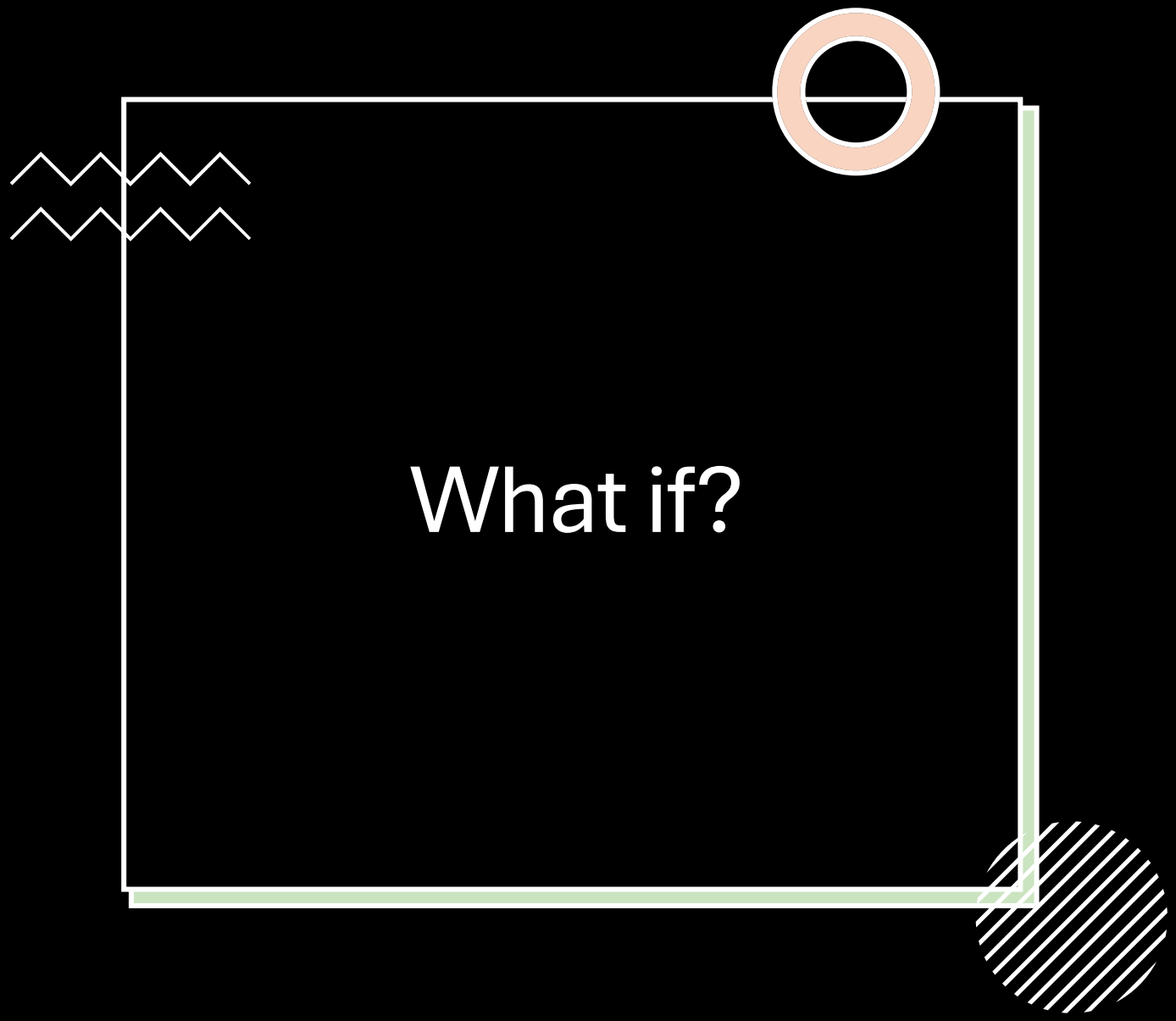
Types of SCAMS?

- Blackmail
- IRS
- Prize
- Romance
- Grandparents/Emergency
- Tech Support
- Artificial Intelligence

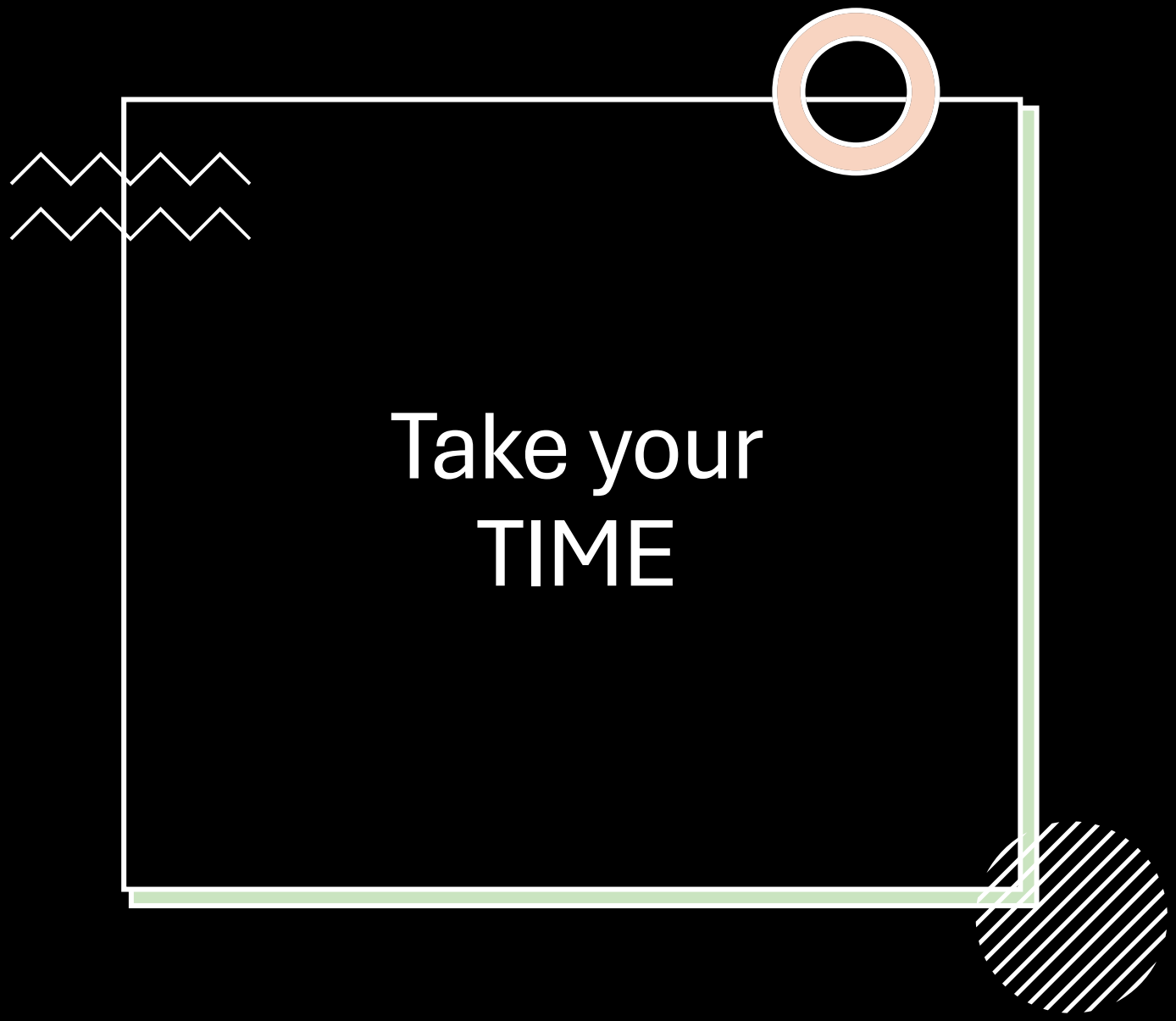
AI SCAMS?

- Voice Cloning
  - Fake voice mail
  - ChatGPT
  - PlayHT
  - Final fake voice mail

- Red flags
- Don’t click
- Website security
  - https://
  - Padlock icon
  - Website security checker
  - Trust seal



- Make contact
- Strong passwords
- Multi-factor authentication
- Software up to date
- No public Wi-Fi networks
- Antivirus software
- Monitor accounts
- Shred documents
- Report it



- Don’t give in
- Think before acting
- Trust instincts

The GOLDEN Rules

- Protect personal details
- Delete suspicious emails
- Keep software up to date
- Trade securely online
- Do your research
- If it looks too good to be true, it probably is