

# Nine Ways to Protect Yourself From Scams

Scammers target people of all demographics and often succeed because they catch you off guard. Practicing good security habits can help reduce your chance of becoming a victim. Here are nine best practices to better protect yourself and your loved ones.

## BY THE NUMBERS

- In 2022, victims reported \$10.3 billion in losses to the FBI's Internet Crime Complaint Center (IC3).
- IC3 has received more than 2,175 complaints per day over the past 5 years.

Source: FBI 2022 Internet Crime Report.

## ON THE RISE

Advancements in artificial intelligence (AI) technologies are allowing scammers to clone the voices of loved ones. Remember, always verify the story.

Source: Federal Trade Commission, "Scammers use AI to enhance their family emergency schemes," March 2023.

### 1 Always initiate the interaction yourself

- Ask yourself: is this a normal or typical interaction and means of communication?
- Verify information through another source.
- Proactively reach out to entities using known contact information.

### 2 Create strong, unique passwords

- Use at least 12 characters comprised of upper- and lower-case letters, numbers and symbols.
- Create different passwords for each account.
- Use multifactor authentication. (Multifactor authentication is when you need a password and a code sent to text or email)
- Consider using a password manager. (examples - Dashlane, 1Password, etc..)

### 3 Back up information and update software

- Back up important information to an encrypted device.
- Update software, including operating systems, web browsers and apps.

### 4 Review and monitor all financial accounts and statements

- Check for inaccuracies.
- Review credit reports annually.
- Consider freezing your credit.

### 5 Be mindful online

- Use a personal device and trusted, secured network for sensitive browsing.
- Avoid public Wi-Fi or use a virtual private network (VPN).
- Be careful when sharing personal information on social media.
- Review the default settings on your apps.

### 6 Protect sensitive information

- Store important documents and information in a safe.
- Use a shredder and sign up for eDelivery if available.
- Use a locked mailbox.
- Sign up for Informed Delivery through the US Postal Service at USPS.com.

## RESOURCES

IRS – Tax scams & Consumer alerts

[irs.gov/newsroom/tax-scamsconsumer-alerts](https://irs.gov/newsroom/tax-scamsconsumer-alerts)

Better Business Bureau – Scam Tracker

<http://www.bbb.org/scamtracker>

Please keep in mind this material should be used as helpful hints only. Each person's situation is different.

### 7 Reduce the number of unwanted phone calls and text messages

- Register your phone with the National Do Not Call Registry at [donotcall.gov](https://donotcall.gov).
- Visit [ctia.org](https://ctia.org) to see what services, tools and apps may be available to block, filter and flag unwanted calls and texts.

### 8 Be cautious when opening emails or text with links or attachments

- Think before you click.
- Verify that you know the sender.
- Consider reading email on your computer as opposed to your phone or tablet.

### 9 Report scams

- Internet and international scams can be reported to the FBI at [ic3.gov](https://ic3.gov).
- Other scams can be reported to the Federal Trade Commission at [ftc.gov](https://ftc.gov).

## TOP 5 CRIMES TYPES BY VICTIM LOSSES IN 2022



Investment



Business Email Compromise (BEC)



Tech Support



Romance/Confidence



Data Breach

Source: FBI 2022 Internet Crime Report

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We hope and pray you and your families stay healthy and enjoy this holiday season.

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