



# PROTECT YOURSELF AGAINST FRAUD AND SCAMS

- 1 SLOW DOWN**  
Scammers rely on panic, urgency, and emotion. Take a moment before acting.
- 2 JUST HANG UP**  
If something feels suspicious, end the call and contact the organization directly. Be cautious searching numbers on the internet browser, those could also be a fraudulent number.
- 3 NEVER CLICK LINKS OR DOWNLOAD APPS/SOFTWARE**  
Never click links in emails or text messages. Never download apps or software at a caller's request. Always go directly to trusted websites to verify information.
- 4 NEVER SHARE PERSONAL INFORMATION**  
Do not give out passwords, verification codes, banking information or Social Security Numbers. Don't let scammers scare you with public information.
- 5 USE CREDIT CARDS INSTEAD OF DEBIT CARDS**  
Credit cards often provide stronger fraud protection and are easier to dispute.
- 6 TURN ON BANK ALERTS & ACCOUNT ALERTS**  
Notification can help you catch suspicious activity quickly.
- 7 USE STRONG, UNIQUE PASSWORDS**  
Avoid reusing passwords across multiple accounts and utilize a password generator.
- 8 ENABLE TWO-FACTOR AUTHENTICATION**  
Add an extra layer of protection to email, banking, and social media accounts.
- 9 BE SKEPTICAL OF UNSOLICITED CALLS, TEXTS, AND EMAILS**  
Legitimate organizations will never pressure you to act immediately or demand payment through gift cards, barcodes, bitcoin, or cash payment apps.
- 10 TRUST YOUR INSTINCTS**  
If something feels off, suspicious, or too good to be true – it is.

