

5-Ways to Stay Safe from Scams

1. Passwords:

Use unique passwords for all of your accounts online. People who use the same password everywhere are much more likely to be hacked. Change your passwords: you shouldn't use the same one for years. Finally, never give your password out to anyone else. This will make it harder for scammers to access details about you.

2. Trust Your Gut:

Would you ever request payment for something in gift cards? Scammers will often ask for unusual or hard-to-trace forms of payment that aren't well regulated. Examples include prepaid debit cards, gift cards, or cryptocurrency. Scammers will also try to force you to use apps that transfer money instantly. Services like CashApp may not be able to refund your money once you've sent it.

3. Be Careful Where You Click:

If a text or email seems suspicious, don't open it. Delete it right away. Be especially careful about attachments and pop-up windows.

4. Take Your Time:

Scammers will want you to rush. They pressure people to act quickly, because they want you to act without thinking. If someone is demanding money from you, ask clarifying questions. If their answers don't make sense, stop the interaction. Hang up the phone. Stop responding to emails.



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5. Be Secure:

Before completing a transaction, check that the website you're using is legitimate and that the address is spelled correctly. Set up two-factor authentication where possible. Never use public Wi-Fi in places like airports or coffee shops for banking. Limit those transactions to private, password-protected Wi-Fi networks.