

✓ Dos and Don'ts for Stopping Phone Scams



Today's fraudsters have many tricks up their sleeve. Their methods rely on deception and frequently entail manipulating strong human emotions, like fear and love.

Scammers make extensive use of all types of technology tools, including false email messages, fake pop-up windows, malicious website links, and fraudulent phone calls on both landlines and mobile devices.

Whether they're hoping to score a little quick cash or are engaged in a bigger scheme, like stealing your medical identity, it's essential to realize that most scams involve a sense of urgency.

Urgent situations that require financial solutions should raise suspicion.

If a phone call (or an email message) requires you to act now to collect a prize, avoid a fine or jail, or save someone from a dire situation—always step back before taking action. If a pressing need involves money, chances are it's a scam.

On your phone, how can you fight back?

DO register your phone number with the Do Not Call Registry at donotcall.gov or 888-382-1222.

This service will not block scammers, but legitimate telemarketers will stop calling within a month.

DON'T answer unrecognized calls unless you're expecting a call from an unknown number. Let the call go to voicemail, then review the message. Most con artists will hang up before leaving a message.

DO independently verify facts from any callers asking for money or sensitive personal information.

DON'T share private information in social media posts that may be useful for imposter scams, including phone numbers, home addresses, and names of relatives. (Also, don't accept unknown friend requests and keep your account settings private.)

DO be wary of government imposters. Officials from the IRS, the Social Security Administration, Medicare, and other government agencies will never call you unless you contact them first or they've sent mail correspondence explaining a situation that requires your attention.

DON'T say "yes" to an unknown caller. Scammers may be trying to obtain a recording of your voice, which can be used to verify approval of charges to your phone, cable, or internet bill or a credit card. If you sense something sketchy, hang up quickly.

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