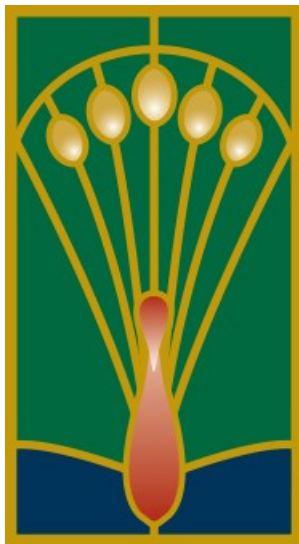


Avoiding Fraud

Arcadia Community Center
2/9/2021



Alan Baker

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Agenda

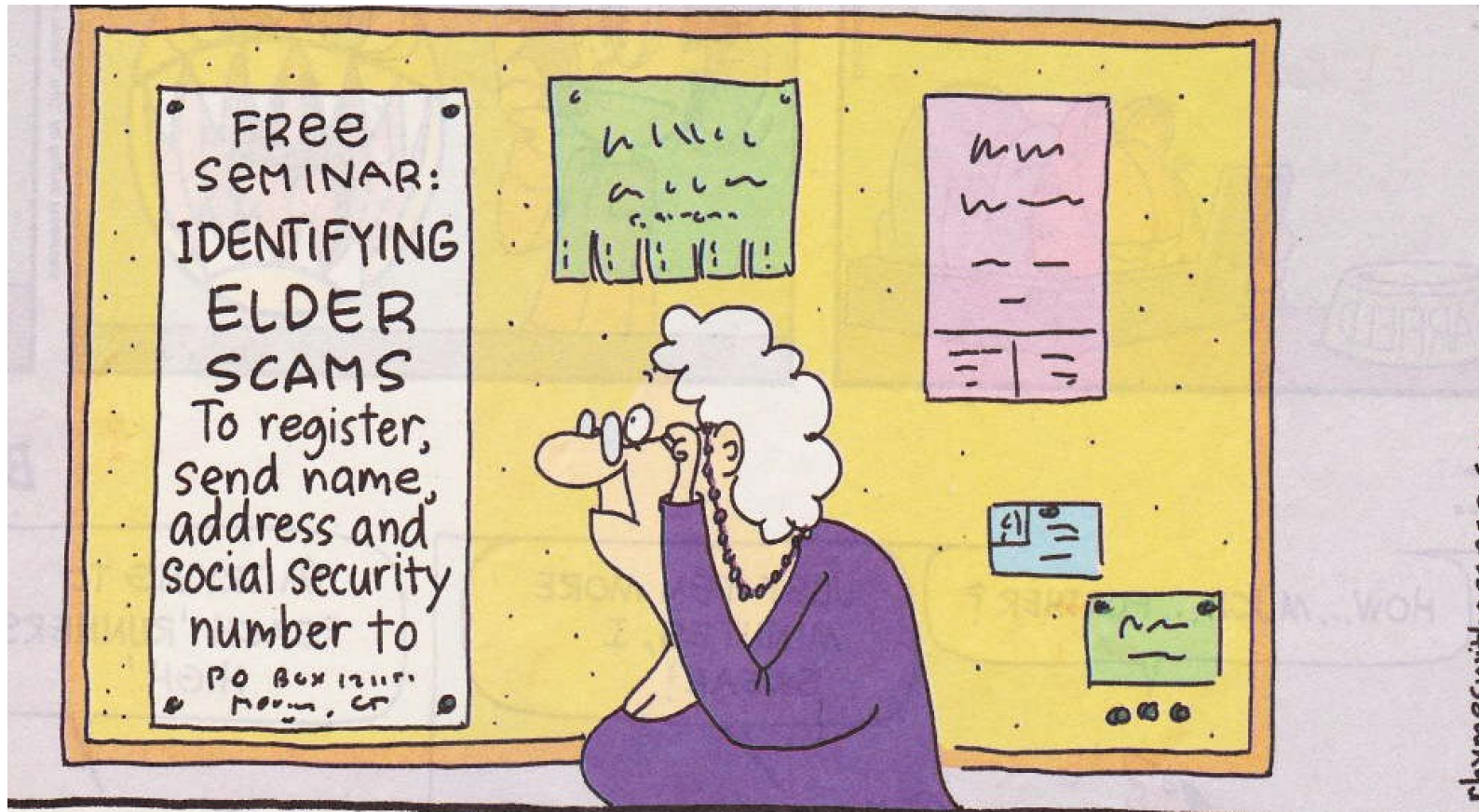
- **Your experience with fraud**
- **Fraud and Identity theft**
- **Fraud prevention strategies**
- **Staying safe on the internet**
- **Resources**

Popular Scams

- **Overpaid check**
- **Pay a fee to get a prize/loan/grant**
- **Invest in coins/gold/art**
- **Friend in distress (grandparent scam)**
- **Tech support scam**
- **Friendship/romance scam**
- **I know what you did (extortion)**



Fraud and Identity Theft



What NOT to give to fraudsters

1. Your money

- Via your bank, credit card, gift cards, Western Union

2. Your account information

- Leads to your money

3. Your personal information

- Leads to your accounts



Top Scams of 2020

1. Fraudulent merchandise

- Goods that are misrepresented or never delivered

2. Pay to claim a prize

- Fees for fictitious prizes, gifts, and lottery winnings

3. Computer Phishing

- Deceptive email seeking your money or personal information



Source: National Consumer League
fraud.org February 2021

Social Engineering

- **Manipulating us into doing something that benefits the fraudster**
- **Social engineering hooks**
 - Free stuff
 - Authority figure
 - Our emotions



Prevention Strategies

- **Don't make a decision while in a heightened emotional state.**
- **Don't share personal information**
- **Monitor your accounts**
- **Freeze your credit at each credit bureau**

Questions?



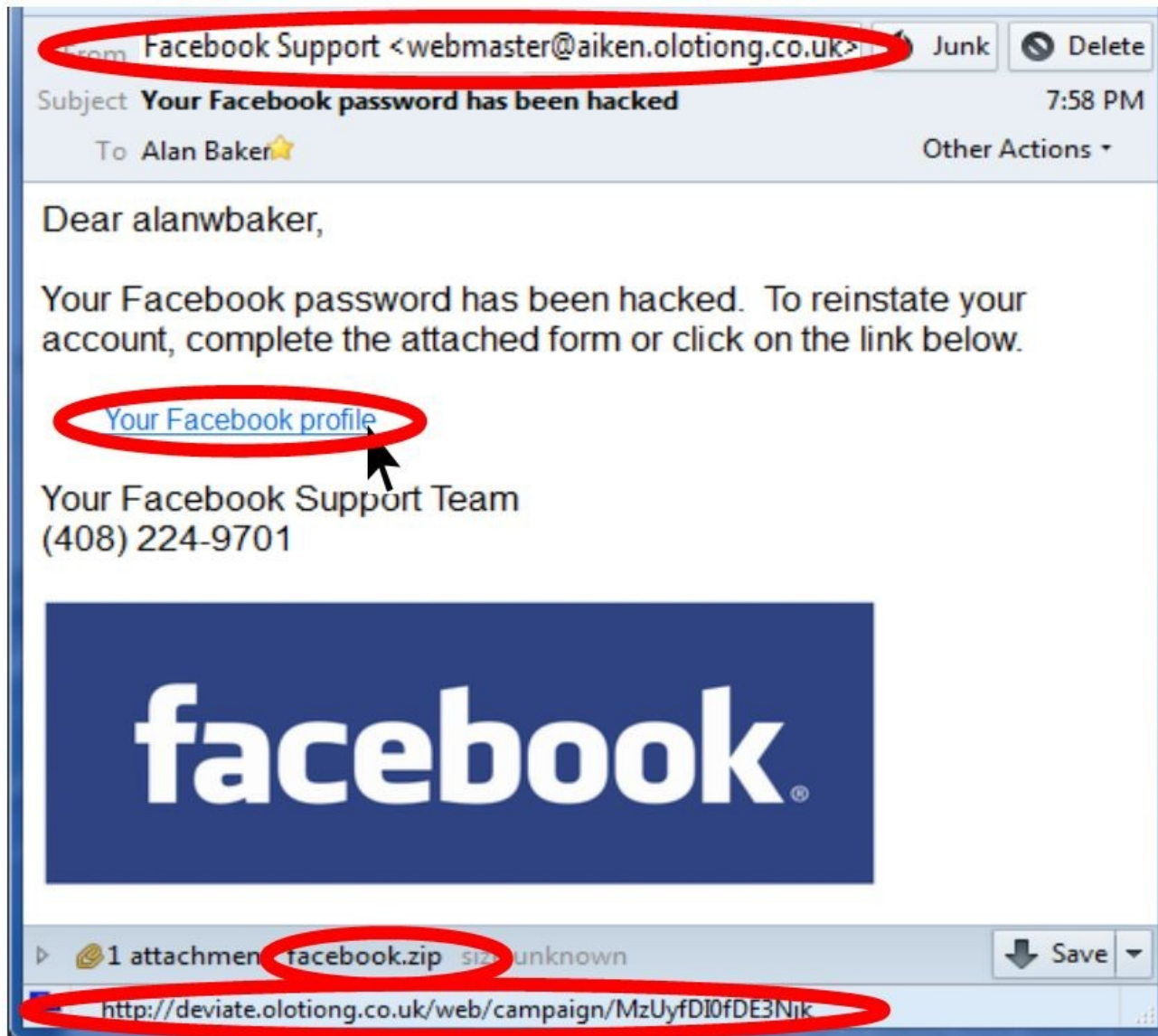
QUESTIONS

Staying Safe on the Internet

- Recognize phishing
- Update your software
- Use strong unique passwords



A Phishing Email



Passwords

- **Unique for each site**
- **Strong**
- **Password managers**
- **Two-factor authentication**



Software Updates

- **Equifax Credit Bureau**
- **Your computer and other devices**



Things to Do



- ☒ **Recognize social engineering**
- ☒ **Recognize phishing emails**
- ☐ **Freeze your credit at each credit bureau**
- ☐ **Use strong unique passwords**
- ☐ **Update your software**

Resources

- This presentation with clickable links:
<http://alanbaker.net/fraudarcadia.pdf>
- Credit freeze: Equifax 800-685-1111 or
<https://equifax.com/personal/credit-report-services/credit-freeze>
- Credit Freeze: Experian 888-397-3742 or
<https://experian.com/freeze>
- Credit Freeze: TransUnion 888-909-8872 or
<https://experian.com/freeze>

Reporting Fraud

- **California Department of Consumer Affairs:
800-952-5210**
- **Federal Trade Commission:
877-382-4357**
- **AARP Fraud Watch Network Helpline:
877-908-3380**

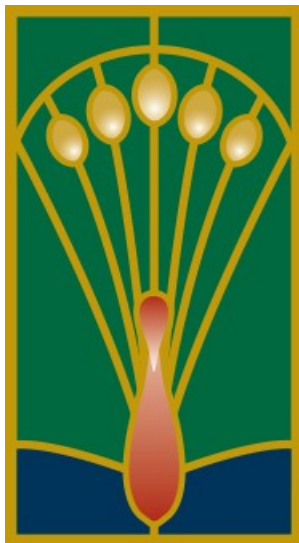
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QUESTIONS

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