

The 10 Warning Signs of a Scam

Keep this by the phone. When in doubt, hang up and call a real person.

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- 1 They created the emergency.**
A "grandchild in jail," a "virus" on your screen, a package problem. Scammers invent urgency so you act before you think.
- 2 You must act RIGHT NOW.**
Real banks, Medicare, and the IRS never demand action in minutes. Urgency is the scammer's best friend.
- 3 Gift cards, wire transfers, or crypto.**
NO legitimate business or government agency is ever paid in gift cards. Ever. This one rule stops most scams.
- 4 They called YOU.**
Your bank doesn't call asking for your PIN or password. When someone calls you, you can't be sure who they are - hang up and call the number on your card.
- 5 "Don't tell anyone."**
Secrecy is a red flag. Anyone who says don't tell your spouse, your kids, or your bank is hiding something.
- 6 They know a little about you.**
Scammers use names and details from Facebook and data leaks to sound real. Knowing your grandson's name proves nothing.
- 7 Too good to be true.**
You didn't win a lottery you never entered. Guaranteed investment returns don't exist. Free never needs your card number.
- 8 Strange links and lookalike emails.**
An email from "arnazon.com" or "chase-secure-alert.net" is fake. When unsure, don't click - call us first.
- 9 They want remote access to your computer.**
Never let a stranger "fix" your computer by taking control of it, no matter who they claim to be.
- 10 Your gut says something is off.**
Trust it. Hanging up, deleting, or waiting a day costs nothing. A real caller will understand; a scammer will pressure you.

Something feels wrong? Call a real human BEFORE you pay or click.

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