Spot a Scam: 6 Warning Signs

Keep this by your phone. If you notice even one of these signs, slow down.

Warning signs

- **They contact you out of the blue** by phone, text, email, social media or a pop-up on your screen.
- **They pretend to be someone you trust:** a government office (IRS, Social Security, Medicare), your bank, a tech company, or a family member in trouble.
- **They say there is a problem or a prize:** your account is locked, you owe money, your computer has a virus, or you won something.
- **They rush you** or tell you to keep it a secret, even from family.
- **They want payment in an unusual way:** gift cards, wire transfers, cryptocurrency, payment apps, or cash picked up by a courier.
- **They ask for private information:** passwords, PINs, the code sent to your phone, or your Social Security or bank numbers.

What to do

- **Stop.** Hang up, close the message, or walk away from the screen. It is okay to be "rude" to a scammer.
- **Check for yourself.** Call the company or person back using a number you already trust, like the one on your card or statement.
- **Talk to someone you trust** before you send money or information.
- **Never share a code** sent to your phone. Real companies will not ask for it.

Think you've been scammed? It is not your fault. Call your bank right away, then the **National Elder Fraud Hotline: 833-FRAUD-11 (833-372-8311)**. Report it at **ReportFraud.ftc.gov** and **ic3.gov**. Netivo can help you with the next steps: **(913) 349-3363**. In an emergency, call 911.