



AARP[®]
 Fraud Watch Network

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Quick Quiz: True or False?

1. It's safer to use a credit card rather than a debit card for purchases.
2. You can get your credit score for free at www.annualcreditreport.com.
3. It's a good idea to buy a prepaid gift card when you go on vacation because it's better to lose a little money than have your whole bank account compromised.

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Quick Quiz: True or False?

4. When you get a scam from your friend's email address and they tell you it was hacked, it's probably because they didn't do their security or operating system software update.
5. It's best to keep your financial decisions a secret because even a little bit of leaked information could make you vulnerable.
6. A passphrase with 12 characters has about 600 billion combinations for a hacker's software to guess.

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A Perfect Storm

- Fear & Uncertainty
- Isolation
- Availability
- Anonymous Tech
- Economic Impact \$\$\$



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A Perfect Storm

- Money
- Personal Information
- Device Access
- Account Access
- Money Mules



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Consistent Red Flags

- Heightened Emotions
- Time Pressure
- Isolation
- Threats
- Anonymous Payments



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Some Trending Scams

- Retail Imposters
- Delivery
- I Need Your Help...
- Tech Support



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Some Trending Scams

- Romance Scams
- Government Imposters
- Car Rentals



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Some Trending Scams

- Car Warranty
- Utility Billing
- Real Estate & Travel
- QR Codes



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Some Trending Scams

Cute Rowdy Puppies!



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Focus on Consumer Protections

- ✓ **Monitor Accounts**
- ✓ **Check Credit Reports**
- ✓ **Stay Within the Banking System**

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Checking Your Credit Report

- **AnnualCreditReport.com or 877-322-8228**
- **Equifax, Transunion, Experian**
- **Free reports weekly through April 2021, normally once each per year**
- **Watch for imposters and fees!**

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Protecting Vulnerable People

- Forming a team
- Starting the conversation
- Intervention



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Fraud Watch Network

www.aarp.org/fraudwatchnetwork
877-908-3360

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