Talk to friends and family about scams

Scammers are increasingly using sophisticated social engineering tactics to gain access to your money and data.¹ Talk to your kids, parents, and friends about common scams and how being cyber secure can help keep their money and information safe.

Here are the red flags to look out for:

- You're contacted unexpectedly.
- The communication plays with your emotions.
- You're pressured to act immediately.
- You're asked to pay in an unusual way or asked to transfer money to protect yourself.
- If the deal seems too good to be true.

Scammers may change their story, but their tactics are often the same:

- **Impersonation** is a common tactic that scammers will use to target individuals. An imposter may impersonate government officials, a loved one, a utility company, a person you trust, or even your bank.
- **Fake listings for jobs and apartments** will be promising and seem to good to be true. You may be asked for personal information to secure a job or to send money electronically via a wire or payment app before you are able to view an apartment/house.
- **Debt relief scams** may be offered via email or an online platform but then you are asked to make a bogus up-front payment for processing or related services to receive debt relief.
- **Email compromise** may happen when you are contacted via email by a hacked or fake account that looks legitimate and tricks you into sending funds.
- **Romance scams** occur when scammers create a fake online identity via dating apps or social media and attempt to establish a trusting and believable relationship. They then make an emotional plea and use different methods to ask for money through untraceable means.
- **Tech support scams** occur when a scammer poses as a service or support representative of a familiar company to resolve unsolicited technology issues. They may gain remote access to devices or accounts in order to compromise your information and finances.

Talk to family and friends about how to help protect themselves:

- **Be careful** what you post about yourself or your family online, including personally identifiable information such as your address or cell phone number.
- **Monitor** your privacy settings on online accounts.
- **Verify** unsolicited phone calls or email. To obtain more information, try to contact the person or organization through a verified website or alternate phone number.
- **Never share** information with people you don’t know, especially if they contacted you.
- **Never click on pop-up messages** as they are regularly used to spread malicious software.
- **Remember** that anyone can become a target of a scam.
- **Protect your accounts**. Enable multifactor authentication when able to and enroll in or allow account activity alerts.
- **Trust your instincts**. If an offer looks too good to be true, it probably is.
- **Report** the incident to local law enforcement immediately and contact your bank.

Visit [www.bankofamerica.com/security](http://www.bankofamerica.com/security) to learn how to help protect yourself and those closest to you.
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