

Scam protection

## Stay ahead of financial scams

Financial scams may be on the rise, but don't worry: with a little awareness, you'll know what to look out for. Below are some easy tips to help protect you and your loved ones.

**continue reading below for specific steps**

## Things you can do to avoid being scammed



### **Don't engage with unexpected calls, texts, and emails**

Scammers who can't connect with you can't coax you into approving transactions on your account. If you're receiving repeated contact from the same unidentified, unverified source, block it. You'll be less at risk of clicking on a hazardous link.



### **Keep your personal online accounts personal**

By keeping passwords to your online bank accounts private, you're preventing accidental sharing or misuse of your account. In general, it's best to keep access to these accounts as limited as possible.



### **Trust your gut—and your support system**

You probably have a sense for when something feels off: don't ignore that feeling. When it comes to your finances, it's better to be more cautious than not. And when in doubt, you can always reach out to a trusted friend or family member for advice.

Need help right away? Call 1-800-DISCOVER

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## Some basic information you need to know about scams



Anyone can be targeted by scammers

But seniors are most at risk. Scammers assume they're wealthier, more trusting, and less familiar with technology. College students and young adults are also viewed as eager for new opportunities and are often targeted on social media.



## Scammers can pose as anyone

Even if a phone number or email address looks legitimate, it may not be. If someone is unexpectedly asking for money or personal information from you, exercise caution. You can always hang up and call back to a trusted number or go to the company's trusted website.

## Scam vs. fraud

Scams are theft of funds with your participation or permission, while fraud is financial theft without your participation or permission.

It's important that you stay vigilant. Because scams involve transactions that you have fully authorized, your fraud protection options, if any, are limited.

# Here are some common scams to watch out for

This isn't an all-inclusive list of scams, but by being familiar with the signs of these popular scams, you'll be better prepared to spot others.

+ Gift card scams

+ Imposter scams

+ Sweetheart scams

+ Lottery scams



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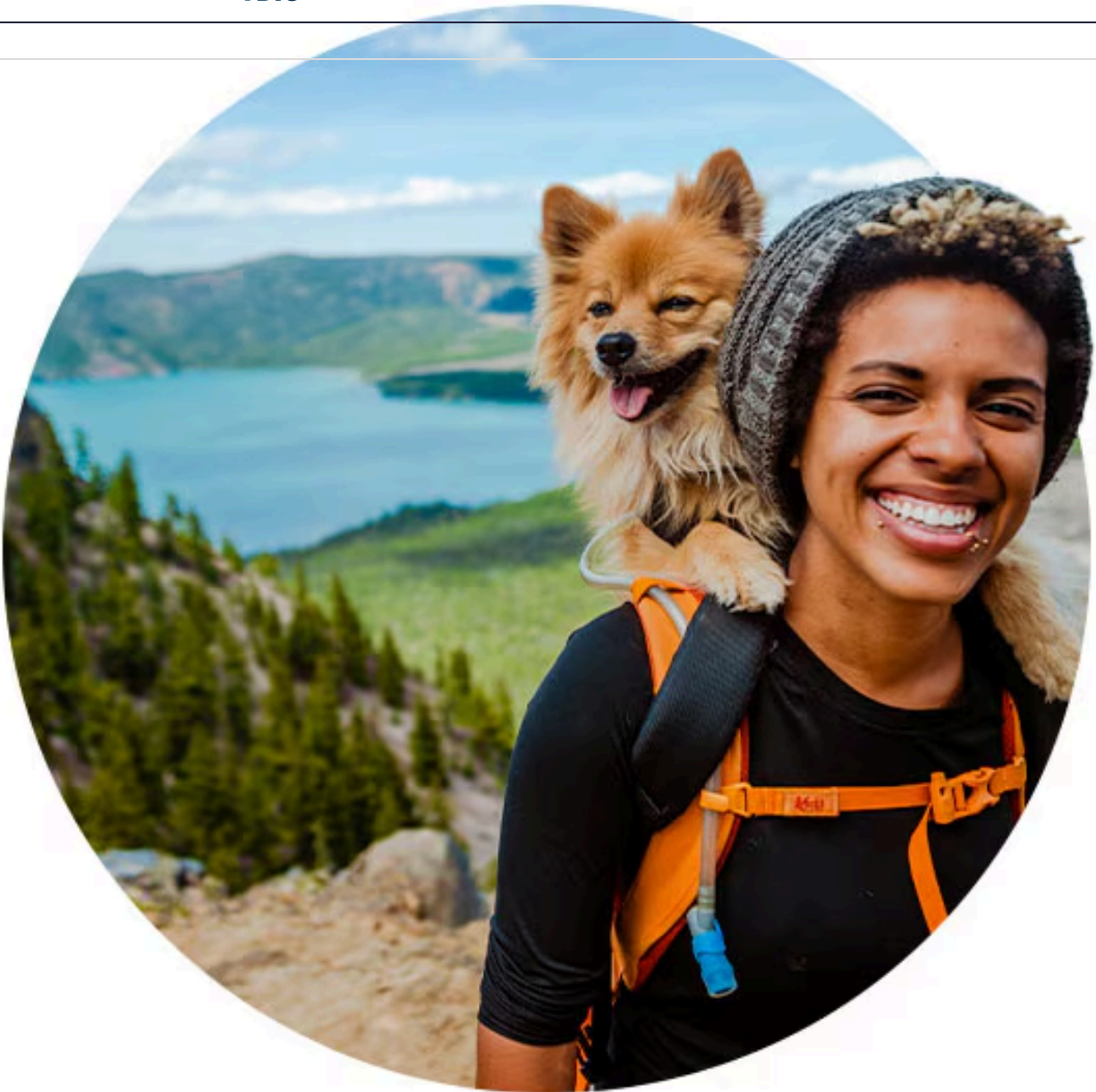
+ Financial advisor scams

+ Employment scams

## What is a phishing email?

A suspicious email that may actually be a scammer pretending to be from a legitimate organization in order to trick you into giving them money or personal information.

Look out for these signs of a phishing email:



- Suspicious email address from an unfamiliar sender
- Generic name instead of your real name
- Urgent message to scare you into action
- Odd graphics, images, or logos that are unfamiliar
- Unusual or mismatched hyperlinks: hover your mouse over the link first to see and verify the actual URL



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## Worried you've been phished?

Send the suspicious email to [emailwatch@discover.com](mailto:emailwatch@discover.com). If you think your account security has been compromised because of a phishing email, call us right away at 1-800-DISCOVER (1-800-347-2683).

## These are some tactics scammers will use to get you off guard



### Urgency

Pressure to immediately transfer money or information is a red flag. Legitimate organizations and opportunities usually give you time to consider.



### Emotional appeals

Attempts to lean on a personal connection, either new or preexisting, can be a way to get you to stop thinking rationally and leave you vulnerable.





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## Requests for secrecy

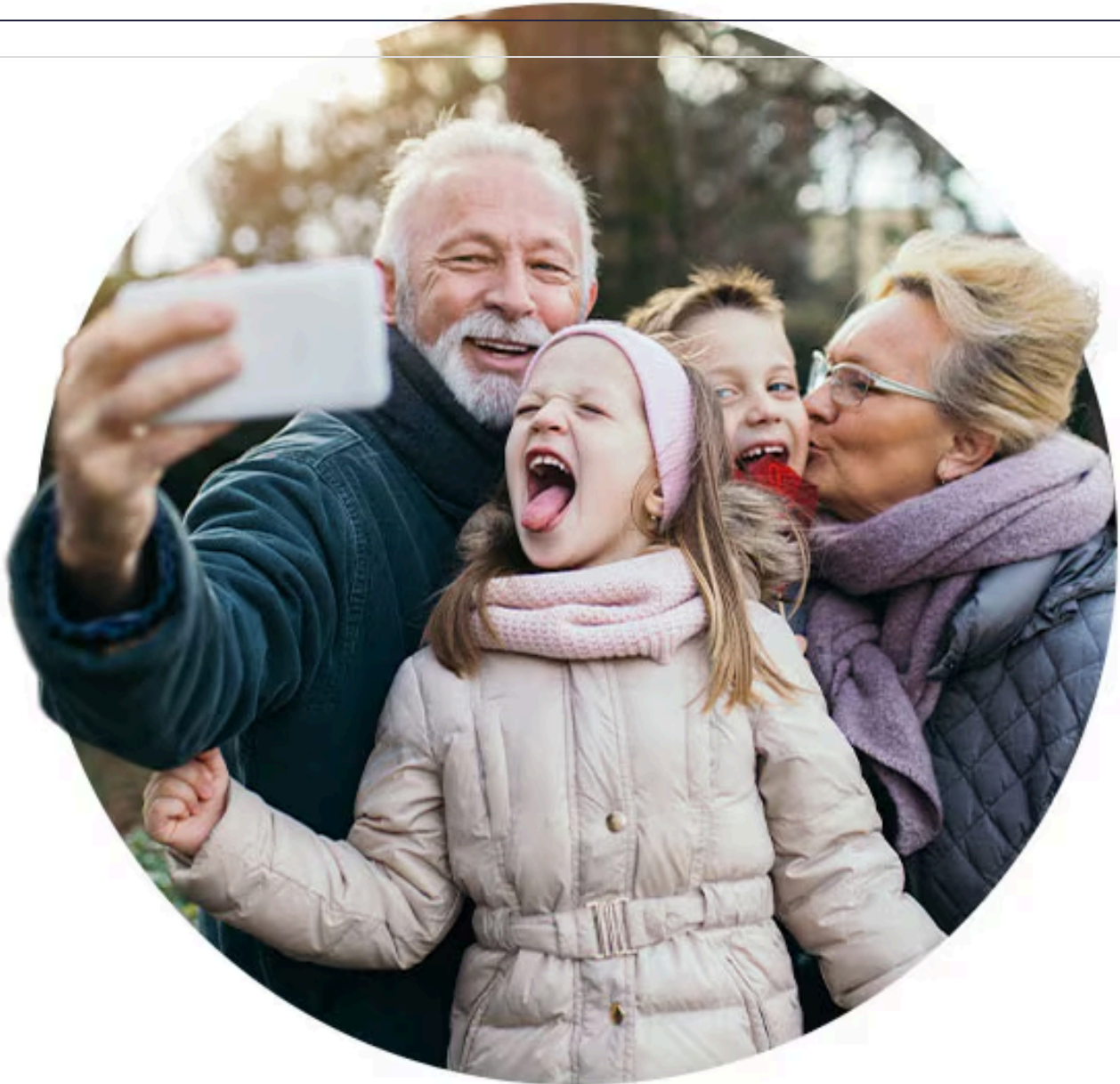
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Most transactions you make are yours to share should you choose. Requests for secrecy often come with questionable motives.

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You can help keep at-risk friends and family safe too





### **Share helpful info to teach them the risks of scams**

Help your loved ones help themselves by providing them information on spotting and responding to potential scams. You can send them this link or print them a copy of the PDF at the bottom of the page.

### **Monitor their accounts for scam activity**

If you spot unusual transactions, larger transfers, or other odd activity in your loved ones' accounts, talk to the account owner. Help them understand the risks and financial liability of continuing with those transactions.

## Stay in contact with loved ones who live alone

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By maintaining contact with your loved ones, especially elderly relatives, you'll know who they're interacting with and be able to spot any risks. They'll also be less likely to be a victim of a scammer preying on their desire for connection.

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### Keep asking questions

If you hear a loved one talking about a financial opportunity that seems a little off, get more details. This way, you can better gauge the risk of it being a scam and figure out how to best proceed.

## Looking to share this information?

Download, save, and or print this PDF so you can have it on hand.

[Download PDF](#)

### More information

Awareness is an important tool in fighting fraud. Take a look at these resources to better understand fraud.

[➤ Credit Card Fraud](#)      [➤ Online Banking Security Center](#)

## Security smarts

Help protect yourself with these important resources and tips—they can make all the difference.



Protect your bank account from fraud in 6 steps



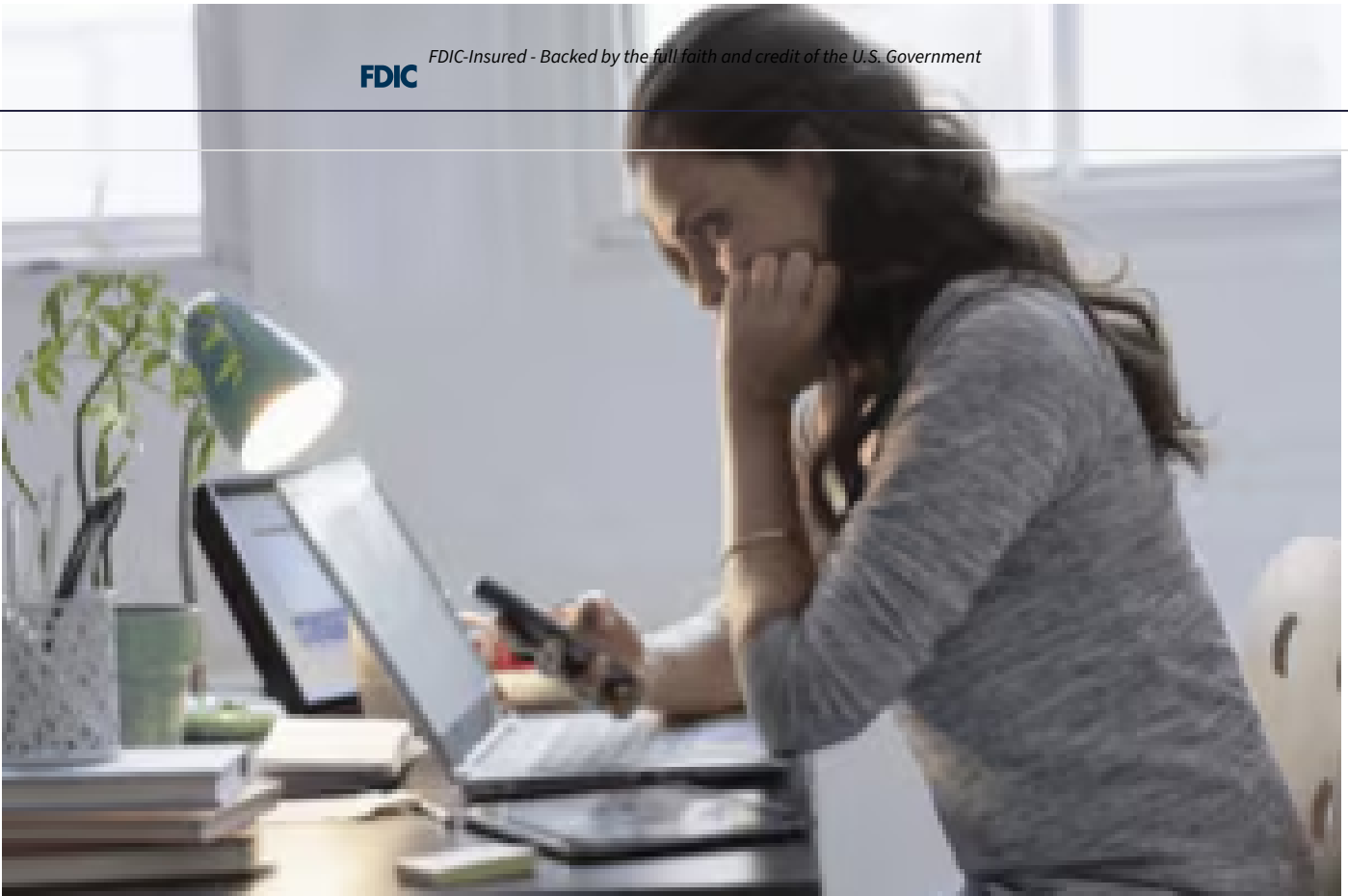
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How to recover from scams

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Discover security benefits

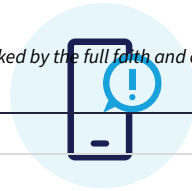
**Checked Out The Following Security That will Provide Additional Protection For Credit cards, Personal information & Bank accounts.**



Fraud Protection

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## SSN, Inquiry, and New Account Alerts



Freeze it®