

## Scam-Proof Your Financial Life Online<sup>1</sup>

The instances of online fraud only seem to grow every year. However, that doesn't mean you need to swear off the Internet forever. In fact, surfing the web can be safe and worry-free as long as you're careful; you just need to know how to spot a scam. To keep your identity and money secure, here's a quick guide to identifying—and avoiding—online fraud.

Certified Federal Credit Union will never ask you for your password, account number, or any other personal information via email, and we will never send an email containing a "link" for you to access our website or any other website.

### Never click on suspicious links.

By now, most of us are familiar with online phishing, but the fact that it's still scarily persistent in 2016 (just check your junk mailbox) suggests we could all use a refresher. Phishing works in different ways, but in the most common scenario, a scammer posts an appealing link as bait, and then re-directs you to a different website. Best case? You'll be taken to a shady website. But in the worst-case situations, clicking the link infects your computer with a virus that steals your personal info, or locks your computer until you agree to pay the scammer a ransom fee. The simple solution? Think before you click.

### Beware of spam-y comments in social media.

Scammers are smart. They know we're viewing trending posts in social media. And the more popular the post, the more likely we'll be to read and leave comments. In the comment con, the spammer will drop a dubious link into the conversation, claiming it connects to a relevant story or thread. Use your intuition, and be wary of any user or link that doesn't quite look right.

Pro tip: As a general rule, you should change your passwords regularly, especially those of your financial accounts. Passwords are highly valued on the black market (e.g., Scammer Land).

### Think twice before taking that survey.

Online surveys can be very tempting. Usually they're promoted in the form of banners or social media posts, and promise deep discounts and giveaways; all you have to do is hand over your personal info. The problem is that a lot of these surveys are bogus. A legit company probably isn't going to give you a real deal via a flashing banner ad. And, if you click, you may be giving up access to things like your bank and credit card info.

### Dating profiles too good to be true

Unfortunately, scammers have started to invade online dating websites. They may be hard to spot at first, preferring to woo you over a period of time. So how do you identify them? Watch out for anyone who wants to move your conversation from the dating site to email, can never meet in person, or the big one—wants your money.

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<sup>1</sup> Materials provided by [www.balancepro.org](http://www.balancepro.org)