

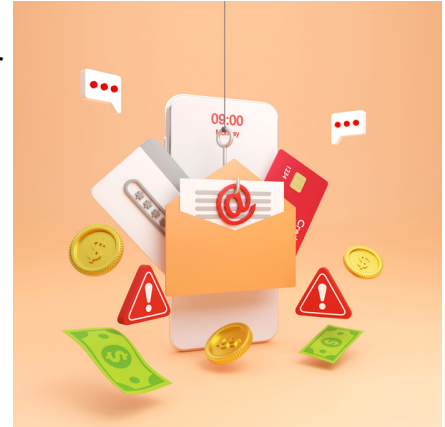
Scam Alert: Protect Yourself!

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This time of year, we will spend more time shopping and using our bank account or credit cards. It's a great time for a reminder on tips to prevent scams.

Fraud is a big business. A 2022 U.S. Federal Trade Commission (FTC) report showed fraud increased by more than 30% when Americans reported losing nearly \$8.8 billion to fraud. The most common schemes were impostor scams, followed by online shopping scams and those that involved prizes.



No one is immune to scams. If it does happen, be sure to report it, give yourself grace, and look for guidance. Here are some tips to remember:

- Be Skeptical - Question everything from phone calls, email offers and links on your social media. Ensure your apps, devices, password managers and antivirus software come from reputable sources and are up to date.
- Guard your personal information - Don't give out your bank account numbers, passwords, pins, and especially your social security number and birthdate. Review the privacy settings for your social media accounts.
- Take your time - Don't rush into making a purchase and never feel bad double checking to make sure you aren't being targeted for a scam. Resist the pressure to act quickly.
- Use your credit card whenever possible - a credit card gives you better fraud protection than a debit card. According to the FTC, if someone makes a fraudulent charge on your credit card, the most you'll be liable for is \$50.
- Never send money - via gift card or wire transfer to someone you've never met face to face.
- Regularly check your bank accounts for fraud - Look through your accounts transactions every two weeks to make sure everything there is valid and legitimate.
- Set up your phone to decline calls from people you don't know - To reduce your chances of answering phone calls from scammers, go into your phone settings and select the option to send unknown callers to voicemail. Anyone that is not in your contacts that calls will go directly to voicemail

For more information, contact Tara Solomon-Smith, tsolomon@ksu.edu, or call 620-244-3826.