

Financial Scams Targeting You



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1) Facebook Scams



Beware of "Free" Offers



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Beware of New Additions



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Beware of Scandalous News



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Facebook: Protect Yourself

1. Be Careful What You Click



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Facebook: Protect Yourself

1. Be Careful What You Click
2. Don't Download Attachments



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Facebook: Protect Yourself

1. Be Careful What You Click
2. Don't Download Attachments
3. Go Directly To Shopping/Bank Websites



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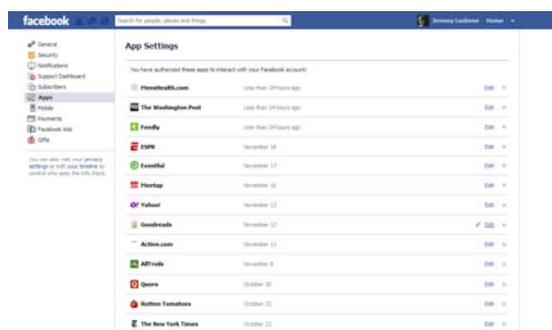
Facebook: Protect Yourself

1. Be Careful What You Click
2. Don't Download Attachments
3. Go Directly To Shopping/Bank Websites
4. Check Your Authorized Access Settings



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Check Authorized Access



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2) Identity Theft

Fact:

Your Personal Information
Is A Hot Commodity

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Fact:

Thieves Want Your Info
Thieves Are Clever
Thieves Will Trick You



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SMSishing



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Skimming Devices



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Skimming Devices



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Skimming Devices



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Dumpster Diving



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Protect Your Identity

1. Shred Documents with Personal Info
2. Make Sure Computer Secured
3. Monitor Your Bank Accounts



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Protect Your Identity

1. Shred Documents with Personal Info
2. Make Sure Computer Secured
3. Monitor Your Bank Accounts
4. Check Credit Report – annualcreditreport.com



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Protect Your Identity

1. Shred Documents with Personal Info
2. Make Sure Computer Secured
3. Monitor Your Bank Accounts
4. Check Credit Report – annualcreditreport.com
5. Create Strong Passwords



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Create Tough Passwords

Use Long Passwords
(8-14 characters)



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Create Tough Passwords

Avoid Password Hints If Possible



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Create Tough Passwords

Use Special Characters and Numbers
! + = 1 3 \$ %



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Create Tough Passwords

Use Different Passwords



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Create Tough Passwords

Think In Phrases
(Movie Quotes, etc)



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A Good Password

g1amdr1ng!



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3) Investment Fraud

Investment Fraud: Red Flags

1. Promises and Guarantees



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Investment Fraud: Red Flags

1. Promises and Guarantees
2. Unsolicited Offers



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Investment Fraud: Red Flags

- 1. Promises and Guarantees
- 2. Unsolicited Offers
- 3. Pushy Salespeople



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Investment Fraud: Red Flags

- 1. Promises and Guarantees
- 2. Unsolicited Offers
- 3. Pushy Salespeople
- 4. Missing Documents (Prospectus)



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Investment Fraud: Red Flags

- 1. Promises and Guarantees
- 2. Unsolicited Offers
- 3. Pushy Salespeople
- 4. Missing Documents (Prospectus)
- 5. Unexplained Account Changes



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KIRKLANDREPORTER.com

Home News Calendar Blog Sports Entertainment Business Lifestyle Community US

Kirkland broker Rhonda Beard to spend nearly seven years in prison for fraud



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Investment Fraud: Protection

1. Research Offers In Detail

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Investment Fraud: Protection

1. Research Offers In Detail

2. Ask Lots Of Questions

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Investment Fraud: Protection

1. Research Offers In Detail
2. Ask Lots Of Questions
3. Verify Licenses Of Salespeople (DFI)



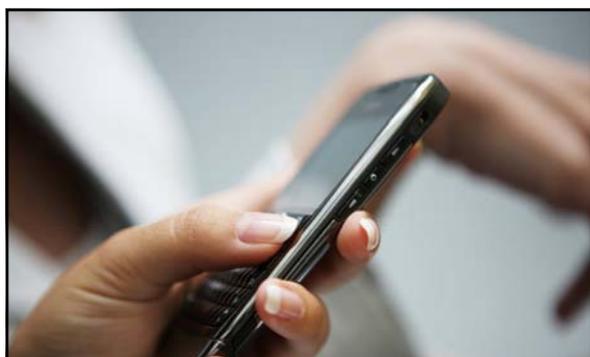
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Investment Fraud: Protection

1. Research Offers In Detail
2. Ask Lots Of Questions
3. Verify Licenses Of Salespeople (DFI)
4. Verify Product Is Registered In WA



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4) Mobile Fraud

Mobile Fraud How It Can Happen

1. Fraudulent Apps
2. WI-FI Hacking
3. Stolen Devices



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Mobile Banking: Protection

1. Use Official Apps



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Mobile Banking: Protection

1. Use Official Apps
2. Be Cautious On Public WI-FI



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Mobile Banking: Protection

1. Use Official Apps
2. Be Cautious On Public WI-FI
3. Password Protect Your Phone



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Mobile Banking: Protection

1. Use Official Apps
2. Be Cautious On Public WI-FI
3. Password Protect Your Phone
4. Delete Old Text Messages from Bank



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Mobile Banking: Protection

1. Use Official Apps
2. Be Cautious On Public WI-FI
3. Password Protect Your Phone
4. Delete Old Text Messages from Bank
5. Don't Auto-Login To Bank Apps



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Lost and Stolen Cell Phones



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If Your Phone Is Stolen

1. Report Right Away To Cell Phone Co
2. Wipe Data (If Remote App Installed)
3. Update New Phone # With Bank
4. Monitor Account Activity



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5) Deceitful Companies

Types of Scams

1. Debt Collection
2. Timeshare Scams
3. Payday Loan Scams
4. Unlicensed Loans
5. Work at Home Scams



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Payday Scam

You are approved for \$5,000 loan



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Payday Scam

You decide you only need \$2,000



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Payday Scam

You must pay \$200 for payment card



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Payday Scam

Still no loan, you must pay
another \$300 in taxes



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Payday Scam

No loan ever provided.



You have been scammed and are
out \$200.



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Protect Yourself

1. Do Not Call – donotcall.gov
2. Stop Junk Mail – optoutprescreen.com
3. Safeguard Your Phone #
4. Hang Up On Them



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