CLICK WITH CAUTION

How to Spot Scams in Disguise

Texts to Avoid

- **Unexpected Links:** Don't click on random tracking or prize links.
- **Urgent Requests:** "Act now!" or "Confirm immediately" is a warning sign.
- **Too Personal, Too Fast:** Someone you don't know asking private questions? Stop.
- **Fake Fines or Fees:** "Unpaid toll" or "Speeding ticket" texts are common scams.

Better Choice: *Delete, block and move on.*

Phone Calls to Be Wary Of

- **Unknown or "Official Looking" Numbers:** Scammers can fake caller IDs.
- **Pressure Tactics:** Real companies don't demand instant payment.
- **Unusual Payment Requests:** Gift cards, wire transfers or crypto = scam.
- **Impersonating Authority:** Scammers may pose as police, IRS or even utility companies.

Better Choice: *Hang up and call the company back using their official number.*

Emails That Don't Add Up

- **Suspicious Senders:** Double-check the address, it may be off by a letter.
- **Spelling Errors:** Poor grammar or awkward phrases are giveaways.
- **Unexpected Attachments:** Could contain harmful software.
- **Generic Greetings:** "Dear user" instead of your name = not personal.

Better Choice: *Delete the email or report it as spam before opening anything.*

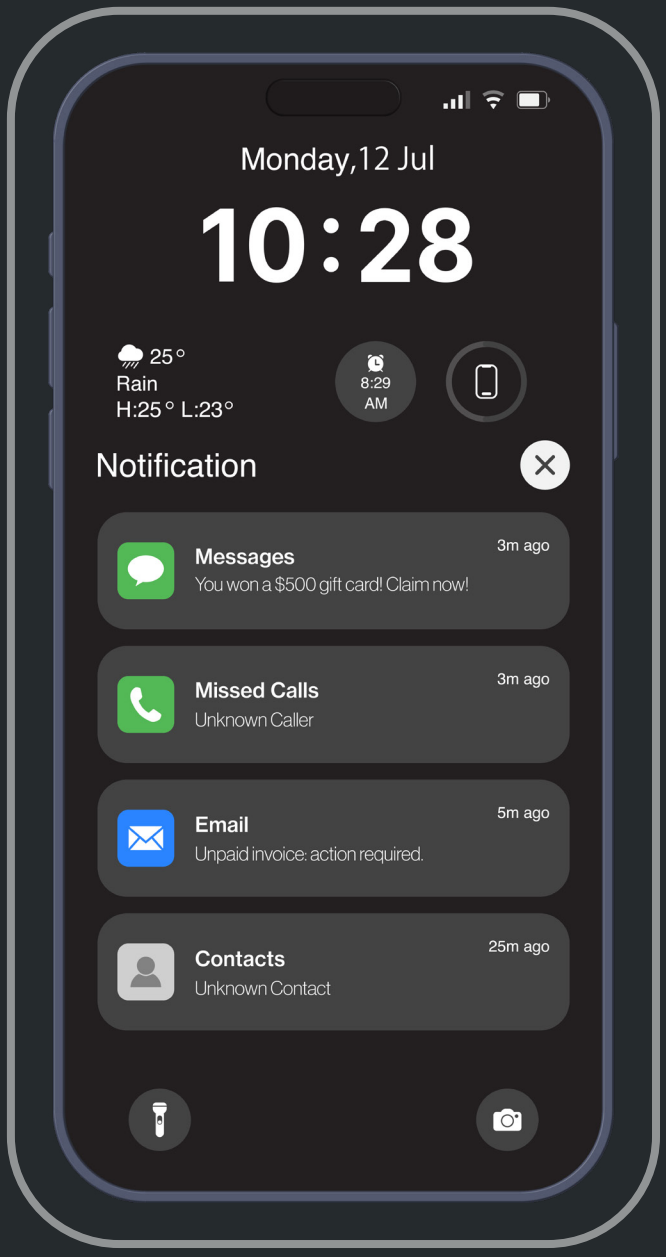
Online Contacts to Be Careful About

- **Rushed Connections:** Scammers try to rush closeness before you can think.
- **Emotional Manipulation:** Using compliments, sympathy or personal stories to influence you.
- **Money Requests:** Anyone who asks for financial help is likely a scam.
- **Avoiding Video Calls:** If they avoid video calls or meeting in public that's a sign.

Better Choice: *Keep personal and financial details private.*

Everyday Protection Habits

- Keep your phone and computer updated.
- Use strong, unique passwords with two-factor authentication.
- Talk with loved ones—especially older family members—about new scams.
- Trust your instincts: if it feels off, it probably is.



"The prudent see danger and take refuge, but the simple keep going and pay the penalty."
– Proverbs 27:12 (NIV)

Franciscan HEALTH