

# ! How to Avoid Scams



## FOUR SIGNS THAT IT'S A SCAMMER

### 1 CALLS FROM AN ORGANIZATION YOU KNOW

Honest organizations won't call, email, or text to ask for personal information like your Social Security, bank account, or credit card numbers. Scammers often pretend to be contacting you on behalf of the government, like the Social Security Administration, the IRS, or Medicare, or a made up organization that sounds official. Some pretend to be from a business you know like a utility company, tech company, or even a charity. They also use technology to change the phone number that appears on your caller ID.

### 2 SAYING THERE'S A PROBLEM OR A PRIZE

They might say you're in trouble with the government, you owe money, that someone in your family had an emergency, or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

### 3 PRESSURING YOU TO ACT IMMEDIATELY

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't confirm their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They also might say your computer is about to be corrupted.

### 4 TELLING YOU TO PAY IN A SPECIFIC WAY

They often insist that you pay using cryptocurrency, wiring money through a company like MoneyGram or Western Union, or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will turn out to be fake), then tell you to deposit it and send them money.

Information from the Federal Trade Commission:  
[consumer.ftc.gov/articles/how-avoid-scam](https://consumer.ftc.gov/articles/how-avoid-scam).

## HOW TO AVOID A SCAM

- **Block unwanted calls and text messages.** Take steps to block unwanted calls and filter unwanted text messages.
- **Don't give your personal or financial information in response to an unexpected request.** Even if it's from a company you do business with and you think it's real, it's still best not to click any links. Instead, contact them using a website or phone number you know is trustworthy- NOT the number on your caller ID or one they gave you.
- **Resist the pressure to act immediately.** Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.
- **Know how scammers tell you to pay.** Never pay someone who insists you pay using cryptocurrency, a wire transfer service, or by gift card. And never deposit a check and send money back to someone.
- **Stop and talk to someone you trust.** Before doing anything, tell someone like a friend, family member, or neighbor what happened to help determine if it's a scam.

## HOW TO REPORT SCAMS

If you think you are a victim of a scam, contact HAPO immediately at:

**(509)943-5676**

Federally insured by NCUA.



[hapo.org](https://hapo.org)

HAPO Community Credit Union • 601 Williams Blvd. Richland, WA 99354 • Main Line: 509.943.5676