

# Phone Scams

Scammers are trying to trick you into giving them your personal information and money. The number you see on your caller ID may even look like an official government number but it is not. Learn how to recognize the common signs of a scam that could help you avoid falling for them.

## Five signs that it's a scam:

- 1 Pretending to be from an organization you know. Scammers will try to earn your trust and make you feel as if they have your best intentions at heart.
- 2 Asking for credit or debit card numbers over the phone. They often insist that you pay by sending money through a money transfer company or by putting money on a gift card and then giving them the number on the back.
- 3 Saying there is a problem or that you've won a prize. Scammers try to catch you by surprise when you don't expect them.
- 4 Pressure you to act immediately. Scammers will tell you your account has been suspended and create a sense of emotional urgency so you ignore warning signs and red flags.
- 5 Sending fake text messages to trick you into giving them your personal information. Other messages may install harmful malware on your phone.



### If you receive a suspicious call:

- Exercise caution and do not give private information over the phone. TIAA will not call, email, or text to ask for your personal information.
- Resist the pressure to act immediately. Any pressure to pay or provide personal information is a scammer.
- Use a different phone to call back. Attackers may keep the line open even if you hang up and try to call your bank's correct number.
- Hang up and report the scam. Report scams to the [Federal Trade Commission](#).



### Additional tips:

- Register your phone number with the National Do Not Call Registry ([1-888-382-1222](tel:1-888-382-1222)).
- Be cautious of caller ID. Scammers can alter the phone number that shows on your caller ID.
- Research the business that is contacting you.
- Share this information with your family and friends.



### Helpful resources:

- [TIAA Security Center](#)
- [What to do if you were scammed](#)
- [Filter messages from unknown senders—Apple](#)
- [Block a number—Android](#)