



AVOID PHONE SCAMS

Telephone scams are at an all-time high. Scammers are trying to trick you into giving them your personal information and money. The number you see on caller ID may even look like an official government number but it is not. Don't be fooled!

<p>45% of all mobile phone calls are made by scammers</p>	<p>2.4 Billion unwanted, automated calls each month</p>	<p>\$10.5 Billion in total losses each year. Estimated 1 in 6 Americans fall victim to telephone scams.</p>
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Beware of phone calls that



Catch you by surprise and are unsolicited



Threaten you or demand an immediate payment



Ask for credit or debit card numbers over the phone.



Tell you that your Social Security Number has been or might be suspended.



Getting you to trust or feel like the actor has your best intentions at heart.



Demand that you pay debt without validating the debt or giving the ability to appeal the amount.



Creating a sense of urgency so that the you ignore the little red flags or warning sounds that are going off inside your head.



Making you feel like you're doing the right thing or making a good decision by cooperating.



If you receive a suspicious call:

- Exercise caution and do not give private information over the phone.
- Never give out your personal information, money, or retail gift cards
- Hang up and report the scam
- 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.



Additional tips:

- Register your phone number with the National Do Not Call Registry.
- 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



Additional resources:

- <https://www.tiaa.org/public/support/security-center>
- <https://oig.ssa.gov/scam>
- <https://www.usa.gov/scams-and-frauds>

