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Scammers constantly adapt their methods, but the fundamental tactics stay the same: pretending be someone you know, creating a sense of urgency, and demanding a specific form of payment. Stay vigilant and apply the “four P’s” of fraud prevention: Pretend, Problem, Pressure, and Pay.

Here's a brief overview of each P:

Pretend: Scammers often pretend to be from an organization you know, such as the government or a financial institution, to gain your trust. They may use spoofing technology to change the phone number that appears on your caller ID. Remember legitimate institutions will never contact you unexpectedly to ask for sensitive information like your password, PIN, or Social Security number.

Problem: Scammers create a scenario where you are in trouble, such as owing money or having an emergency, to manipulate you into providing personal information or money.

Pressure: Scammers pressure you to act immediately, often by threatening you with arrest or other consequences.

Pause before you act. Take a moment to verify the story independently using a trusted, verified number.

Pay: Scammers demand payment through specific means, such as gift cards or online transfers, even with drop-off location instructions. Avoid unusual payment request: Any demand to pay via wire transfer, ***gift card***, ***or cryptocurrency*** should be treated as a scam. These methods are often untraceable and nearly impossible to recover lost funds.

By being aware of these tactics, you can better protect yourself from falling victim to fraud. Remember, if you can spot a scam, you can stop it.