# Staying Safe in a Connected World

**Protecting Yourself Online and Offline**

# Agenda

- Who is the guy talking... About Vinodh
- Common Scams | Who are targeted
- Some Stats
- Spotting Issues
- Smart Choices
- Internet Safety & Secure Browsing
- Reporting & Getting help
- Q&A

# Common Scams

# How to Spot them

**Phishing**

- **Phone: IRS, Medicare, Car Warranty**
- **Email: Bank alerts, prize winnings, confirmed orders**
- **Door-to-door: Fake contractors, charities**
  - **Urgent or threatening tone**
  - **Spelling mistakes**
  - **Suspicious links/attachments**

**Investment**

- **Guaranteed returns**
- **Pressure to act fast**
- **Unlicensed sellers**
- **Check with FINRA/SEC**

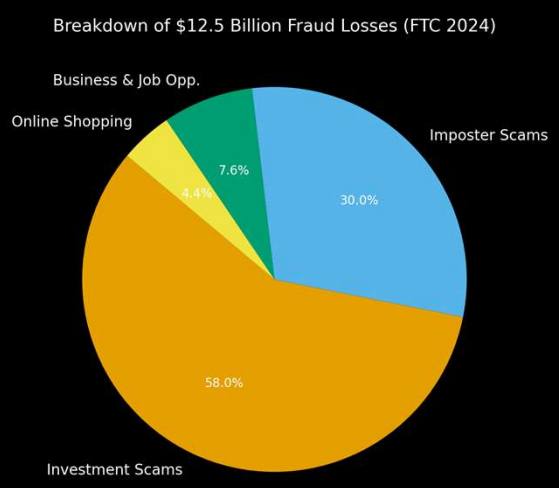
**Rule: Don’t click, don’t reply, verify first**

# Who are Targeted

## EVERYONE!

- Seen as trusting
- Financially Stable
- Less Tech-Savvy
- Random Targets
- Thousands Targeted in Houston

# 2024 Stats




https://www.ftc.gov/system/files/ftc_gov/images/csn-scammy-snapshot-2024.png

## Snapshot:

- 2.6 million fraud reports filed
- $12.5 billion reported lost (25% increase from 2023)
- 1 in 3 people who reported scams lost money

## Top Scams:

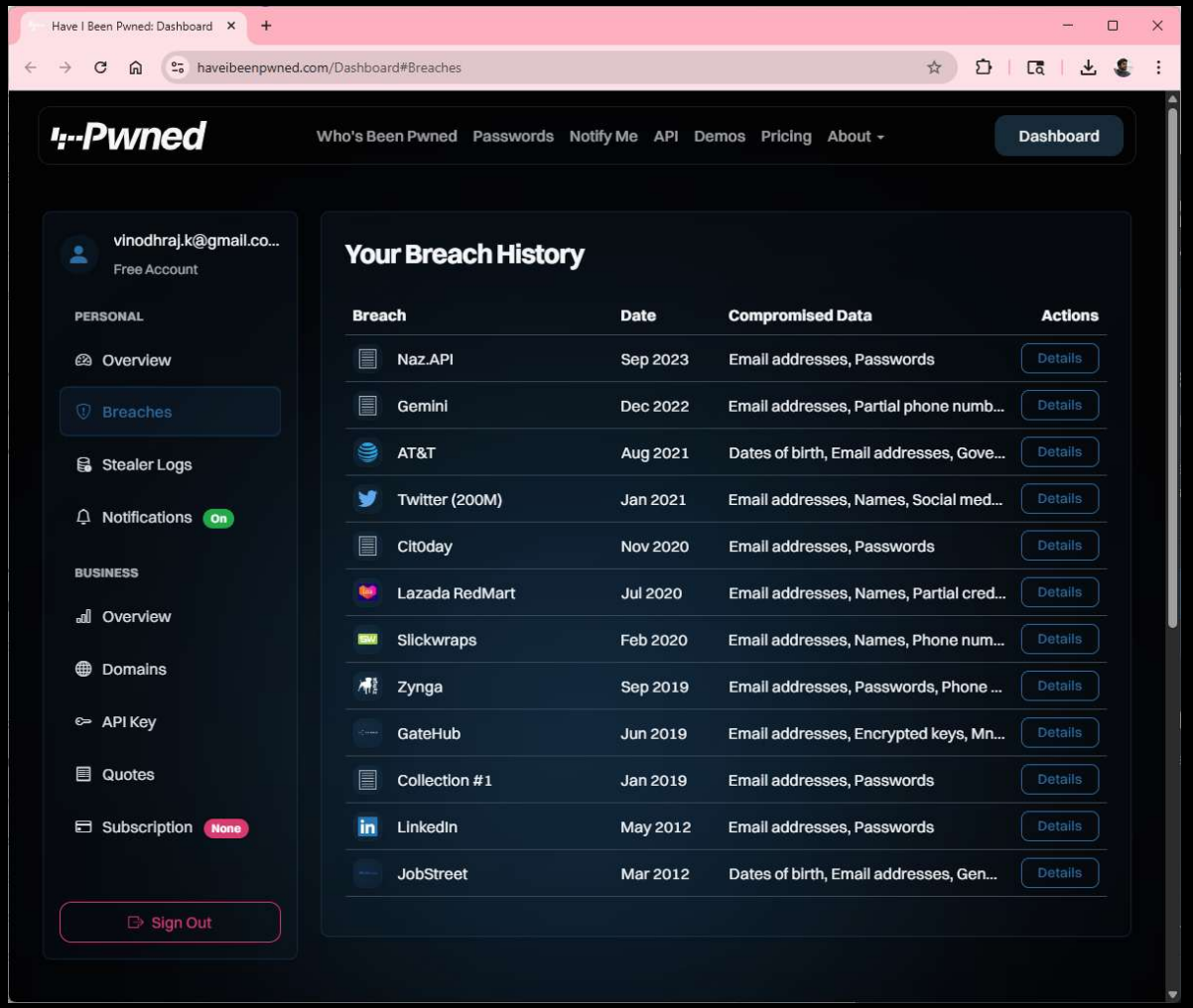
- Imposters
- Online shopping & reviews
- Business & job opportunities
- Investments
- Internet services

## Other Key Facts:

- Job scams: $501M losses in 2024
- Phone calls: $1,500 median loss
- Social media scams: $1.9B total loss
- Email scams: 372,000 reports

# haveibeenpwned.com

**Yes, I have been breached.**



# What can I do NOW

- Do not Install/Review unknown Apps on the Phone
- Block overseas usage of Cards
- Create alerts on Banking Transactions
- Do not share OTPs PINs
- Strong Passwords
  - If you must use a password
    - Choose a Phrase – minimum 12 characters
    - Complicate it
      - Example: !L0veT3x@su$a
- Credit Freezes
  - stops anyone from opening new accounts in your name

# What tools can I use?



- **Passwords Managers**
  - Helps Auto Generate Strong Passwords & remember them
  - Notify if passwords have been compromised
    - iPhone: Keychain | Android: Password Manager
- **Use Passkeys**
  - More secure and easier than Passwords
- **Data Monitoring Services**
  - Banks
  - Credit Karma
- **Two Factor Authentications**
  - Apps like Google or Microsoft Authenticator
  - Mobile number

# Safe Use of Cards, Online Banking & Protecting Personal Information

- Use trusted ATMs
- Use Credit Cards – They have stronger Fraud Protection
- Shield your PIN – Remember it – Do not write it anywhere
- Enable two-factor
- Only use secure sites (https://)
- Set up bank alerts

- Protect SSN, bank info, passwords
- Shred old bills
- Use strong passwords
- Don’t carry all IDs/cards at once
- Do not overshare on Social Media

# Internet Safety & Browsing Smart

- Keep Devices and Browsers updated
- Modern Browsers have pop-up blockers, and malware warnings – enable them
- Avoid pop-ups & fake alerts [Loads of attractive Ads are out there]
- Shop only on secure sites (https:// + lock)
- Use antivirus protection
- Avoid entering passwords or banking on public Wi-Fi (airports, coffee shops).

# What to Do if Identity Theft Happens

- Call your bank/credit card company and place a freeze on the card/account
- Report to Authorities
- File a police report
- Change and Secure Accounts

# Reporting Scams & Staying Informed

- Houston Police Department
- Texas Attorney General Consumer Protection [State]
- Federal Trade Commission [Central]
- AARP Fraud Watch Helpline [Guidance, Education & Support]

- https://www.texasattorneygeneral.gov/consumer-protection
- ftc.gov/complaint
- AARP: American Association of Retired Persons
  - https://www.aarp.org/forms/scam-map-form-page/
  - 1-877-908-3360

# Q & A

**Awareness is KEY**

Stay Safe!

Thank You!