

Scammers can pose as anyone

If someone claims to be a trusted figure but unexpectedly demands money or personal information from you, be on the lookout for other red flags.



Tactics some scammers will use



False Urgency

Pressure to immediately transfer money or information is a red flag. Legitimate organizations and opportunities usually give you time to consider.



Emotional appeals

Attempts to lean on a personal connection, either new or preexisting, can be a way to get you to stop thinking rationally and leave you vulnerable.



Requests for secrecy

Most transactions you make are yours to share should you choose. Requests for secrecy often come with questionable motives.

Things you can do to avoid being scammed



Don't engage with unexpected calls, texts, and emails

Scammers who can't connect with you can't coax you into approving transactions on your account. If you're receiving repeated contact from the same unidentified, unverified source, block it.

Keep your personal online accounts personal

By keeping passwords to your online bank accounts private, you're preventing accidental sharing or misuse of your account. In general, it's best to keep access to these accounts as limited as possible.

Trust your gut—and your support system

When it comes to your finances, it's better to be more cautious than not. And when in doubt, you can always reach out to a trusted friend or family member for advice.

Need help right away?

Call your loved one or report a scam to 1-800-DISCOVER