

Don't Panic...It's a Scam

Keeping up with the latest scams is exhausting and almost impossible. However, there is one simple thing you can do to drastically reduce your chances of losing money to scammers: **SLOW DOWN, DON'T PANIC**. Among the various techniques' scammers use, creating a sense of urgency, or the need to act quickly, is the most frequent.

Things like telling you a loved one is in danger, your computer has been hacked, threatening your arrest, saying your account has been compromised are common tactics.

IF YOU ARE ASKED TO DO ANY OF THE FOLLOWING, IT IS A SCAM.

- Asking you to pay with gift cards, wire money, send cash, or BITCOIN.
- Asking you to pay money to receive a prize.
- Receiving an overpayment and being asked to send a portion of the funds back.
- Asking you to *provide* or *confirm* your password, PIN, Social Security number, account number, or financial information to someone who contacts you.

If you receive a text, email, phone call, pop-up or anything else you did not initiate, consider it a scam.

Don't click on it, don't open it – **JUST DELETE IT.**

AS TECHNOLOGY ADVANCES, SO DO THE TRICKS USED BY SCAMMERS.

Artificial intelligence is being misused to create scams that look incredibly real—whether through lifelike voice messages, convincing emails, or realistic websites that mimic trusted organizations. This can make it harder than ever to tell what's genuine from what's not.

- **VERIFY BEFORE YOU TRUST:** If you receive an unexpected call, email, or online message asking for personal or financial information, take a moment to verify it through a trusted channel. Look up the official phone number or website and contact the organization directly before taking any action.
- **ASK A TRUSTED FRIEND OR FAMILY MEMBER:** When in doubt, discuss any suspicious communication with someone you trust. A second opinion can be incredibly valuable.



SCAMMERS LOVE EASY TARGETS, DON'T BE ONE.

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