

Common Types of Fraud Today

Phone

- **Phishing** (Sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers.)
- **Vishing** (Making phone calls or leaving voice messages purporting to be from reputable companies in order to induce individuals to reveal personal information, such as bank details and credit card numbers.)
- **SMS Phishing** (Uses cell phone text messages to deliver the bait to induce people to divulge their personal information. Smishing attacks typically invite the user to click a link, call a phone number, or contact an email address provided by the attacker via **SMS** message.)

Mail Theft

- Intercepting a check intended for a bill
- Intercepting a bank statement to gather more personal info

- Spoof or scam websites
- Sweetheart scam
- Malicious links
- Free! (but there's fine print)

Online

Links and Resources:

OnPoint's free eBook: Guide to Personal Cybersecurity

<https://www.onpointcu.com/press-releases/onpoint-community-credit-union-releases-free-ebook-on-personal-cybersecurity-to-help-consumers-protect-against-fraud/>

OnPoints interactive guide to protecting yourself from identity theft:

<https://onpoint.enrich.org/courses/protecting-yourself-from-identity-theft-and-scams>

Federal Trade Commission:

<https://www.consumer.ftc.gov/articles/what-you-need-know-about-romance-scams>

<https://www.ftc.gov/news-events/media-resources/identity-theft-and-data-security/phishing-scams>

<https://www.ftc.gov/news-events/media-resources/identity-theft-and-data-security/spyware-and-malware>

FBI: Internet Crime Complaint Center IC3

<https://www.ic3.gov/>



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