Wardwise Security

5 Red Flags of a Scam

Phone call, email, text, or pop-up: if you see even one of these signs, stop. Do not click, do not pay, and do not share anything until you have checked for yourself.

1 They contacted you first

Your bank, the government, and tech companies rarely reach out unexpectedly to ask for money or personal information.

"Your account has been locked." "This is your bank's fraud department." "Your computer is infected, call this number."

2 Urgency and threats

Panic is the scammer's most important tool. Real organizations put things in writing and give you time.

"Your account closes in 24 hours." "A warrant will be issued for your arrest today."

3 An unusual way to pay

Gift cards, wire transfers, cryptocurrency, Bitcoin ATMs, payment apps, or cash handed to a courier. No government agency or real business asks for gift cards. Ever.

4 A demand for secrecy

Scammers isolate you because a second opinion ends the scam. Any request for secrecy is your signal to tell someone right away.

"Don't tell your children." "Don't tell the bank teller why you need the cash."

5 Requests for codes, passwords, or control

Never read a verification code to anyone who calls you. Never install software because a caller or pop-up told you to. Real organizations already have what they need.

Seeing a red flag? Turn the page for exactly what to do.

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The Golden Rule: hang up, look up, call back.

1. Hang up

End the call or close the message. You are allowed to be rude to a stranger.

2. Look up

Find the real number yourself: the back of your card, a statement, or the official website.

3. Call back

Call that number and ask. This one habit defeats nearly every phone scam.

Keep this by the phone

National Elder Fraud Hotline **For victims 60+ and their families**	1-833-372-8311 (1-833-FRAUD-11) Mon to Fri, 10 a.m. to 6 p.m. Eastern
Criminals sometimes pretend to be this hotline. Only trust it when you dialed the number yourself.	
Report any online scam (FBI)	ic3.gov
Report any scam (FTC)	ReportFraud.ftc.gov
Someone used my name or Social Security number	IdentityTheft.gov
My bank	_____
My trusted family contact	_____

Family code word: _____

Agree on a secret word with your family. If someone calls claiming to be a grandchild in trouble, ask for it. A scammer will not know it.

Want the full plan?

The Digital Fortress kit secures your accounts and home Wi-Fi in one afternoon: wardwisesecurity.com/digital-fortress