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## **Keep Your Guard Up: Scammers are Everywhere**

Did you know that three out of four people will be exposed to a scam of some sort this year? From emails to phone calls to social media and more, scammers are waiting around every corner to take advantage of you. Here are some tips on how to avoid falling victim to a potential scam.

- 1) Keep your guard up. Be aware of all of the different ways scammers work. Imposter scams, shopping scams, romance scams, investment scams and more. There are many ways to target consumers and scammers are really, really good at what they do. Don't be afraid to ask questions or call someone you trust to discuss a potential purchase if you feel that it might not be legitimate.
- 2) Never give out your personal information over the phone unsolicited. Medicare and Social Security will never call you and ask for your numbers. Often scammers will get this information out of you in a smooth way, such as asking if you have received your new Medicare card. When you say no, they ask you to confirm the number so they can check status. Be aware that Medicare is not sending you a new card, this is simply a way to trick you into giving out your number.
- 3) Remember the number one rule – "If it seems too good to be true, it probably is." Scammers purposely play on your emotions and pressure you to make a quick decision. If you feel pressure to make a quick decision, take a deep breath and step away for a moment. If it is a legitimate deal, waiting a few minutes shouldn't impact the purchase, etc. It's always a good idea to talk through things with a trusted friend or family member if there's anything you just aren't sure about.

The best way to keep scammers contained is to look out for each other. We've all been duped at one time or another by a scammer and afterwards had some regret. Try to take those negative experiences and share them to help someone else avoid falling victim.

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