GET CYBER AWARE

How to Stay Safer Online

Simple steps to spot scams, slow down, and get help



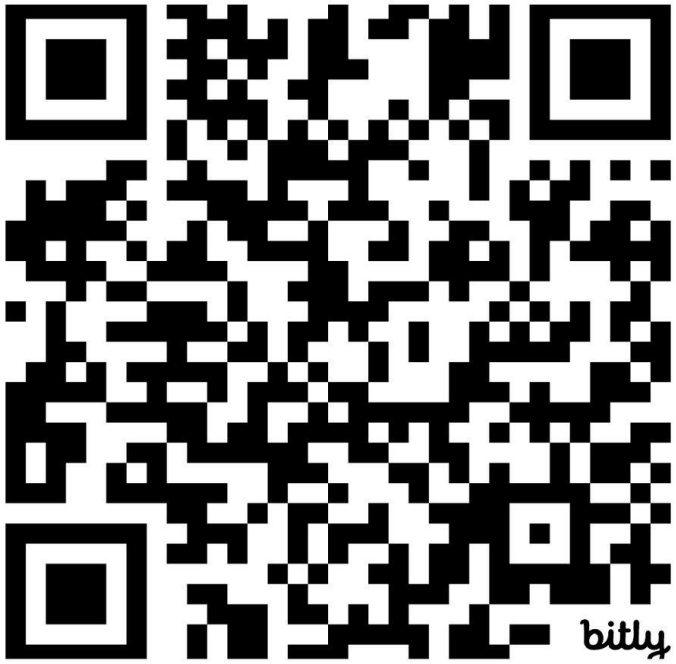
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HANDOUT

Today’s deck and handout – Getcyber.org

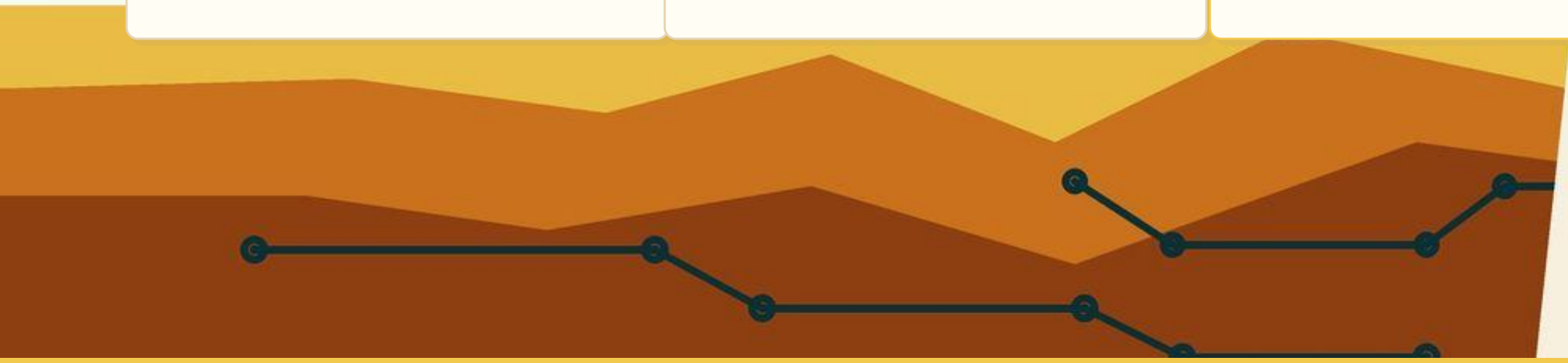
- Presentation is at: getcyber.org/local-residents
- Video of a similar seminar: getcyber.org

Scan me



Amount Stolen from Americans in 2025

$20,750	$38,000	$20 billion
Avg loss, all ages 2025	Average senior loss	Total Losses



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- 25 years in I.T.
- 15 in I.T. security

Why do I do this:
I've seen too many good people lose their life savings to criminals.



The 3 Golden Rules

These three rules beat almost every scam pattern.



The 3 Golden Rules

1

Be wary of the urgent & secrecy

Criminals (Scammers) thrive on pressure & secrecy

2

Be suspicious

Watch for strange payment methods

Only answer calls/texts/emails from trusted contacts

3

Talk to someone

Choose a trusted friend ahead of time.

Be a trusted friend for a someone vulnerable



Golden Rule #1

Be wary urgency and demands for secrecy

Common urgency and secrecy tricks



Urgency is the scammer's engine

- Be wary of urgency
- Criminals get victim into "Hot State" vs "Cold State"

  Hot state : decisions driven by emotion. More easily persuaded.

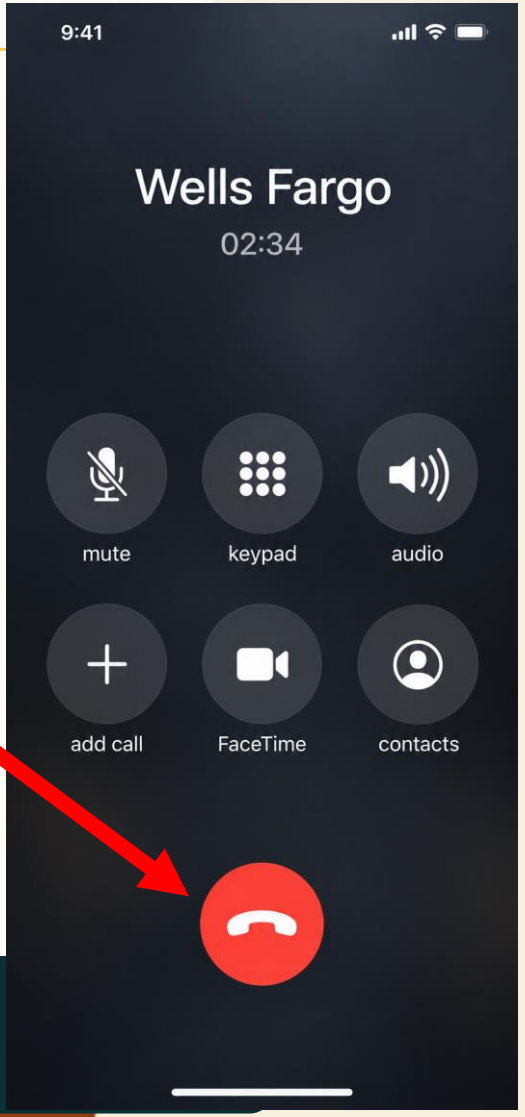
  Cold state : More rational. More Logical

- Want victim isolated
  Tell victim to not talk to others.



Use these sentences

- Rule #1) Don’t pick up the phone/text of strangers. If you do say:
- “I will call the company using the number on its website.”
- “Goodbye.” Then hang up. (Goodbye is optional)
- “I do not make money decisions by phone.”



Most effective tool: hang up.



Golden Rule #2

Be suspicious

Top red flag requests

- Requests for remote access to your computer
- Request to log in to online banking with them
- Requests for payment by wire, gift cards or crypto
- Be wary of couriers who collect cash or gold bars.



RULE 2

Gift Cards are for Gifts

- Microsoft, Amazon, IRS, banks, and police do NOT demand gift cards
- Gift cards are for friends not for people online

Solution: hang up and call a trusted number.

Golden Rule #3

Talk to someone



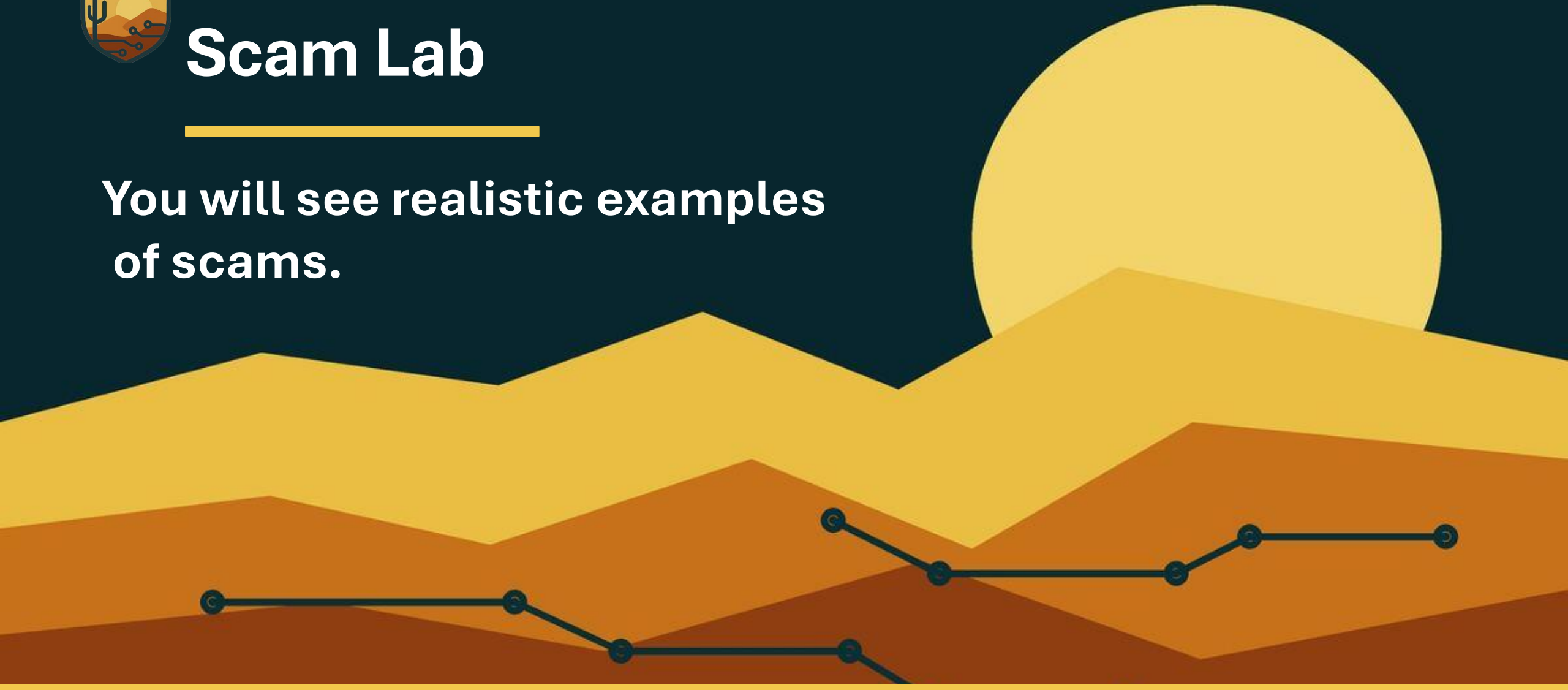
Isolation is part of the scam

- Call a friend, family member, bank, senior center, AARP, the National Elder fraud hotline or the police
- Scammers use shame
- Find a friend ahead of time
  Be a friend ahead of time
- **Immediately** call your bank/brokerage account/retirement accounts: “I think I am a victim of a fraud.”



Scam Lab

You will see realistic examples of scams.



Example #1

Investment Scam



GETCYBER • FICTIONAL SCAM EXAMPLE • FOR TRAINING ONLY

Daniel Whitmore
2 hrs ·

I turned $2,000 into $38,500 in just six weeks! 🎉
Our PRIVATE investment club pools members' money so our mentor's AI can make bigger trades. Guaranteed 15% weekly. ZERO risk.
🤫 **KEEP THIS BETWEEN US. Don't tell friends or family.**
The more people know about our trades, the more the market's algorithms figure out our strategy. Publicity kills everyone's profits!
This only works if we **pool our funds.** Members buy Bitcoin and transfer it to the **CLUB'S WALLET**. Our mentor handles the trading for everyone.
Only 5 spots left. Comment FREEDOM for our private WhatsApp group. Enrollment closes TONIGHT!







287 64 comments • 19 shares

Like Comment Share

Robert Wagner I'm on board! I've joined the club and pooled my money with the group. Excited to be part of this!
2 hrs Like Reply 156

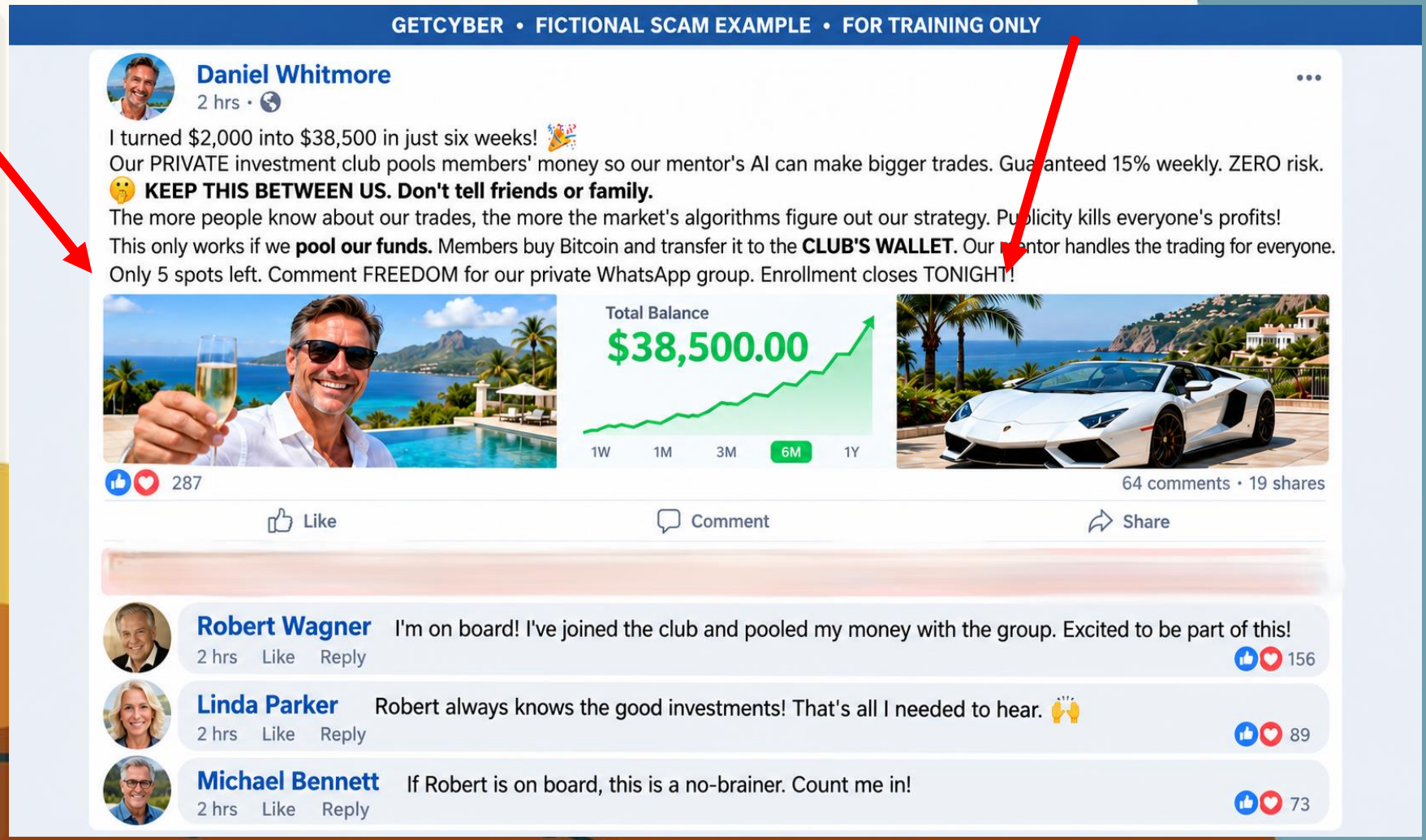
Linda Parker Robert always knows the good investments! That's all I needed to hear. 🙌
2 hrs Like Reply 89

Michael Bennett If Robert is on board, this is a no-brainer. Count me in!
2 hrs Like Reply 73

Investment Scam - Urgency

Urgency – Have to Act now!

- 5 spots left
  Enrollment closes tonight
  “Market is moving tonight.
  Need to act now!”



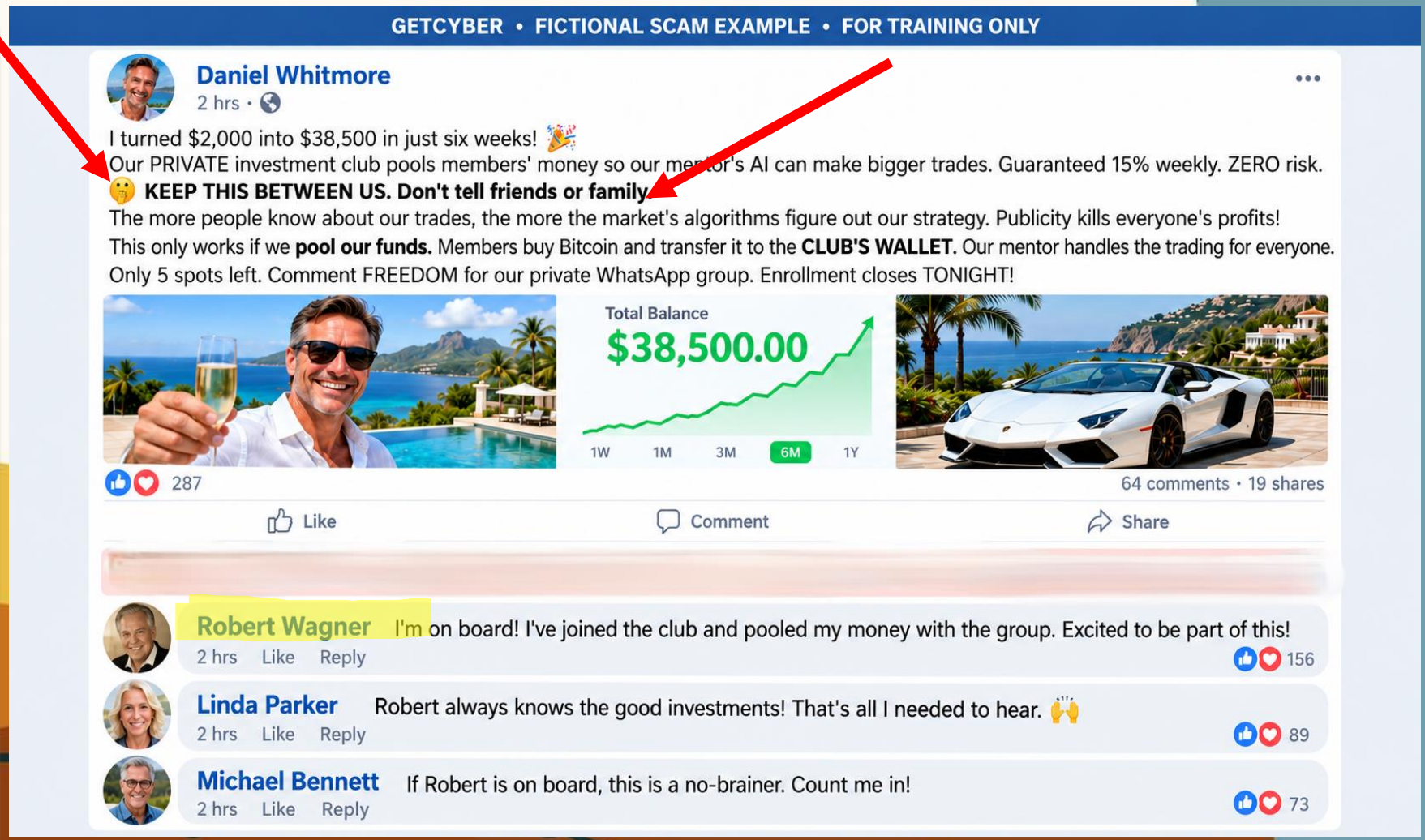
Investment Scam – Secrecy and Isolation

Secrecy and Isolation

- **Secrecy**
  Scammers tell you to keep the opportunity confidential.

- **Isolation**
  Scammers work hard to keep you isolated from friends, banks or advisors.

  They make you feel apart of their group. Group members are part of the scam.



Investment Scam – Stopping

Verify before you invest

- Verify credentials – SEC, FINRA, investor.gov
- Verify company

How help others

- Break the Urgency
  - Use trusted neutral 3rd party PSPD, bank fraud dept
- Break the secrecy
  - Ask to see the posts, texts etc

Example #2

Romance Scam – Celebrity Scam



Romance Scam

- Scammers study social media and dating sites. They invent an ideal partner, often down on their luck.
- The scammer becomes a romantic partner and builds an emotional bond
- Scammers are very good at their job
- The first request for money is small. Later requests get larger

Romance Scam – Warning Signs

- Elements:
  - Invent the perfect person or imitate someone famous
  - Move quickly. Call daily and discuss a future together
  - Give reason why they can't meet or make video calls.
- Urgency : Needs money for son's blood transfusion tonight.
- Secrecy & Isolation : "Our relationship is private". "Others won't understand"
- Strange money requests : "Need gift cards because govt is watching me"

AI’s newest threat. Simulating a human’s voice & look

- AI is building powerful tools. In future will be 100% believable
- Change any voice.
- Manipulate a single picture into a video call


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A video call alone doesn’t establish identity.



Romance Scam - Prevention

- Understand other party is emotionally invested. There is a strong bond.
- Be aware the scammer has already prepped the person to be skeptical of others. “Your friends will try to break us apart”
- Introduce friction. Offer to meet the person via video call. Do group chats.
- Scammers want the other party isolated. Break that isolation.

Example #3 : Family Emergency scam

AI voice cloning makes this one scarier, but the defense is simple.



FAMILY SCAM The caller sounds like family or a loved one

- A short clip may be enough to clone a voice
- The story is urgent and secret
- They ask for bail, gift cards, crypto, or cash



FAMILY SCAM How to stop a family emergency scam

- Hang up and call your loved one at a known number
- Call another relative
- Use a family code word.
- Ask a question only your family would know with an answer that cannot be found online

If they say “Do not tell mom” that means tell someone.

One quick practice!

Where do you see urgency, secrecy, Suspicious behavior and isolation?



- Urgency
- Secrecy
- Suspicious
- Isolation



What to do if you have been scammed



You are not to blame.

You are the victim.

Preserve evidence.

You are also a witness!

BREAK CONTACT: What not to do

- Do not argue
- Do not explain
- Do not stay on the line. Sever all contact!
- Do not try to bait the scammer.
- Do not ask the scammer to return the money
- Be wary of someone claiming they can recover your money.

Step 1) Call your bank – URGENT!

- Call the number on the back of your card, statement or visit a branch
- Say: “I think I have been a victim of a fraud”
- Ask them to stop wires, transfers, or charges immediately

Quick Action is key.

RESOURCES Reach out for help

Financial Institutions	**Call all relevant banks and brokerage accounts / retirements**
FBI: IC3	www.ic3.gov (Library of scam complaints to all law enforcement)
Local Police Dept	
Riverside County Adult Protective Services	**(800) 491-7123 24/7**
National Elder Fraud Hotline	**(833) 372-8311 M-F 7am-3PM Pacific**

Step 2) Preserve evidence

Do NOT delete anything!

- Save emails, texts, screenshots, bank statements, payment identifiers and receipts.
- Write a timeline of what happened and when money moved
- Your evidence can help investigators.

RECAP

Top tips

1

Don’t answer unknown calls

2

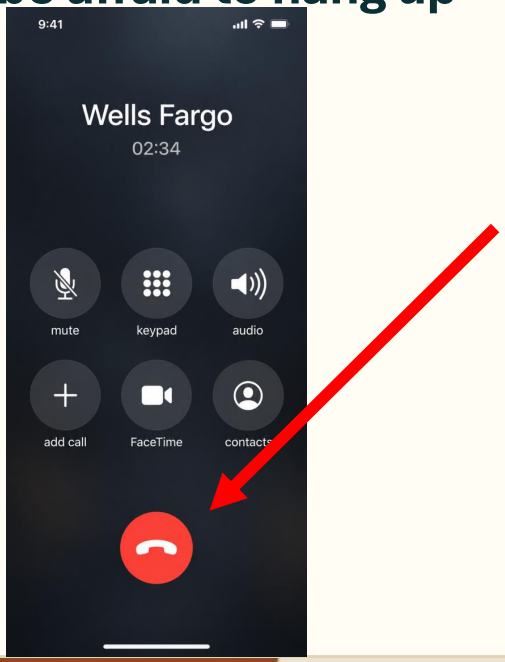
Have a friend

Do not rely on voice alone

Add a trusted contact to your bank and brokerage accounts.

3

Don’t be afraid to hang up



RECAP

Action Steps

1

Freeze your credit

Blocks new accounts in your name.

2

Have family code word

Do not trust voices only

Choose a code word others cannot guess

3

Use a password manager

Keep all passwords unique and complex.

Words Matter

AVOID SAYING	SAY INSTEAD
“How could you fall for this?”	**“This isn’t your fault. You were the victim of a crime.”**
“Why didn’t you tell me sooner?”	**“I’m glad you told me. Let’s get help together.”**

Be someone they feel safe telling.

Thank you for your time

Presentation and local resources:

https://getcyber.org/local-residents

