

Wise, Calm, and Protected

A Community Fireside on Staying Safe From Scams

If ye are prepared ye shall not fear. Doctrine and Covenants 38:30

Purpose: Lower Fear, Raise Confidence

- Everyone is targeted — not just “vulnerable” people
- Scams manipulate emotions, not intelligence
- This is about protection, not horror stories

What to Remember

- You don’t need to know every scam.
- You need a few strong habits.

Everyone Is Targeted

If you use a phone, email, text messaging, social media, or online banking, you are a target.

That’s not a failure — it’s simply the world we live in now.

Protect Your Mindset

This is the foundation.

Scammers target emotions first. Logic comes later.

Four Emotional Red Flags

- Urgency — “Act now,” “Final notice,” “Account locked”
- Fear — “Suspicious activity,” “You’re in trouble”
- Authority — Bank, IRS, police, trusted names
- Opportunity — “You’ve won,” “Limited time,” “Too good to miss”

The Truth Underneath

Scammers don’t hack devices first — they hack emotions.

The Pause Rule

When something feels urgent, scary, authoritative, or exciting:

Stop. Take a breath. Decide later.

What to Never Give Out

No legitimate organization will ask for:

- Passwords or one-time codes
- Your full Social Security number

- Payment via gift cards or cryptocurrency

Caller ID, email names, and texts can be faked.

Your 3-Step Protection Shield

STOP

- *Don’t reply*
- *Don’t click*
- *Don’t send money or information*

CHECK

- *Was I expecting this?*
- *Is there urgency or secrecy?*
- *Is this bypassing normal processes?*

CONFIRM

- *Use trusted, official channels*
- *Find contact information yourself*
- *Ask a trusted person*

Legitimate organizations welcome verification.

Scammers punish it.

Remember

You’re not alone.

Talking protects you and others.

You don’t have to be fast.

You don’t have to be tech-savvy.

You don’t have to handle this alone.

Scam Types

- **Phone Scams**
 - **Stop:** Don't continue the conversation once pressure starts
 - **Check:** Are they creating urgency, fear, or claiming authority?
 - **Confirm:** Hang up and call back using an official number you find yourself - not one they give you
- **Email Scams**
 - **Stop:** Don't click links or open attachments
 - **Check:** Were you expecting this email at all?
- **Confirm:** Go directly to the organization's website or app by typing it in yourself
- **Text & Social Media Scams**
 - **Stop:** Don't reply right away
 - **Check:** Does this request make sense in context?
 - **Confirm:** Verify outside the platform
- **Money Scams**
 - **Stop:** Do not send money!
 - **Check:** Is the payment method unusual or rushed?
 - **Confirm:** Talk to someone you trust *before* acting

Closing Thought

Scammers rely on speed and silence.

We protect ourselves with patience and connection.

Free Resources

- <https://reportfraud.ftc.gov>
- <https://identitytheft.gov>
- <https://donotcall.gov>
- **Stevens County Dispatch** Non-Emergency Number – 509-684-2555

Quick Steps to Freeze Your Credit

- Go to the 3 credit bureau sites: Equifax.com • Experian.com • TransUnion.com
- Find "Credit Freeze" or "Security Freeze" and follow the steps to create an account and verify your identity.
- Turn on the freeze for your credit at each bureau and write down your login/PIN so you can unfreeze it later if needed.
- Repeat for all three — it's free, doesn't hurt your credit score, and helps stop new accounts from being opened in your name.

Fear is not from God. Pause, verify, and reach out. Protect one another through awareness and communication.