

Internet Safety, Scams Identity Theft, and Fraud

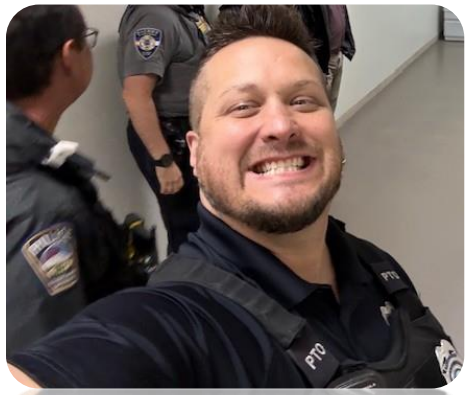
COLORADO SPRINGS POLICE DEPARTMENT
CRIME PREVENTION UNIT

Ofc. MJ Thomson (Stetson Hills)
Ofc. Paulette Masias (Sand Creek)
Ofc. Sid Santos (Gold Hill)
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CSPD Crime Prevention Officers

CPO David Brockman
Falcon





CPO MJ Thomson
Stetson Hills





CPO Sid Santos
Gold Hill





CPO Paulette Masias
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Talking Points

- Basic internet safety
- Defend yourself from scams
- Protect your online identity
- Learn to be alert for fraud
- What to do if you're a victim

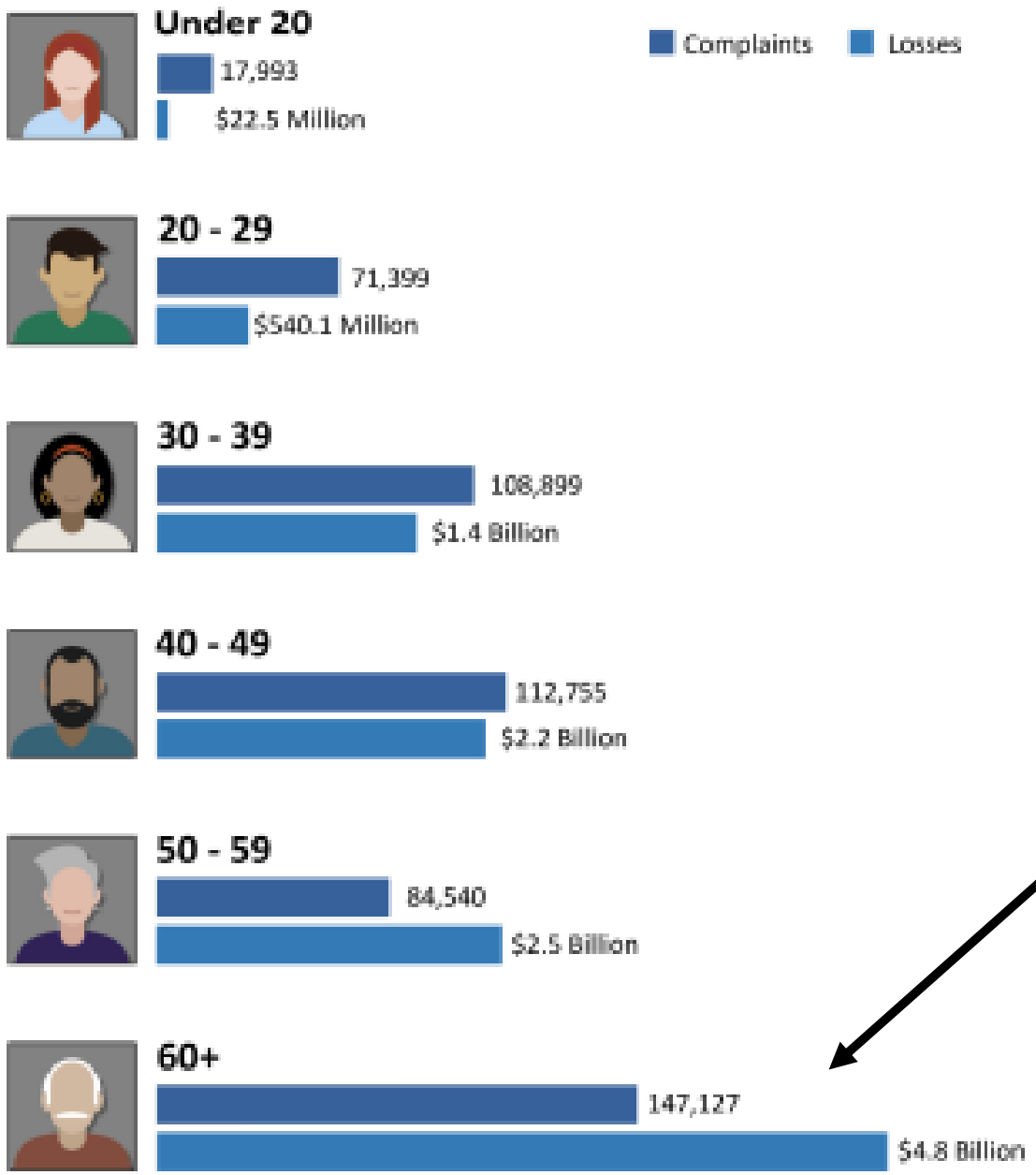








We're all victims.



Victims over 60 account for 17% of the complaints and 29% of losses.



Basic online Safety

Safe Clicking

- Between work and home, the average person clicks a mouse about 6000 times a day, or 42,000 times a week!
- Any one of those clicks can:
  - Steal or encrypt data
  - Steal your identity
  - Steal system resources
  - Steal your money



- The number of sites visited on mobile devices can be *even higher*!

Attachments

- Be wary of archives – hackers try to hide malicious files in these



- Office files with Macros – don't click on "enable content" unless you are certain the file can be trusted



- Don't trust files with double extensions



Take care of your own tech security

- Keep your computer and device security updated
- Don’t use easily-hacked or common passwords
- Be wary of WiFi connections, hotspots, or unknown LANs (Local Area Networks)
  - Don’t automatically connect to networks
- Consider a VPN (Virtual Private Network) connection









The Scams



Common Types of Scams

- Romance scam
- Tech Support scam
- Grandparent scam
- Government Impersonation scam
- Law enforcement scam
- Sweepstakes/charity/lottery scam
- Home Repair scam
- Family/Caregiver scam

Four Signs It's A Scam!

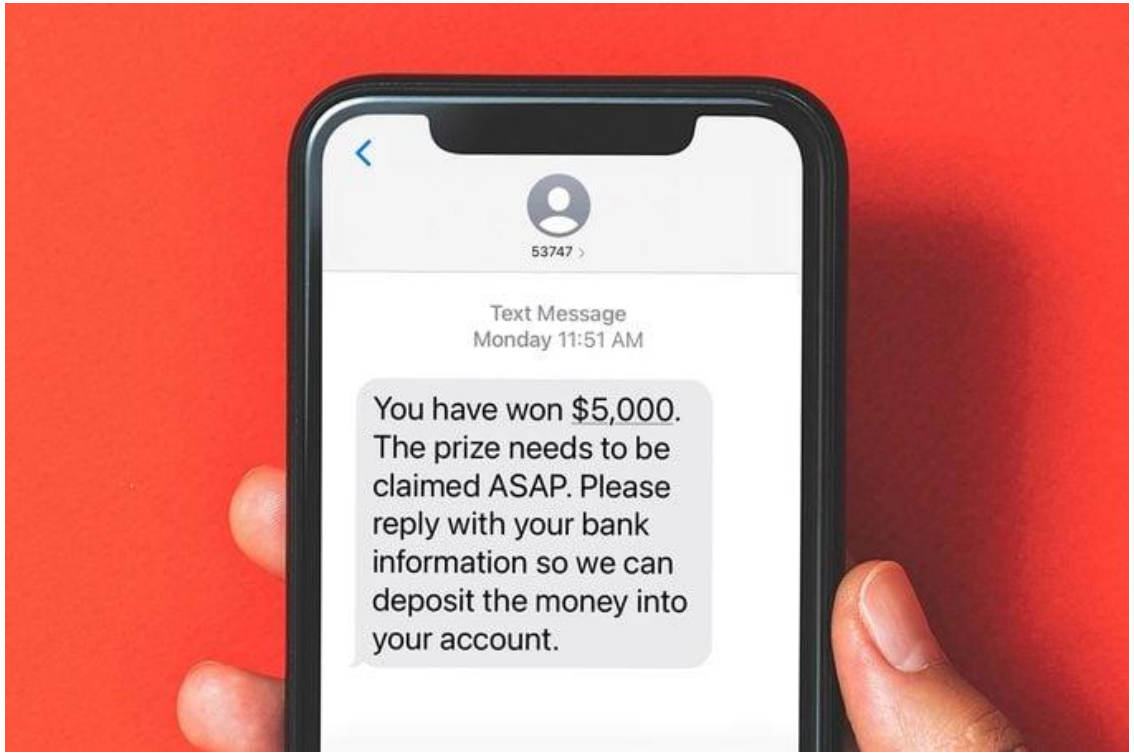
1. Scammers **PRETEND** to be from an organization you know.
2. Scammers say there's a **PROBLEM** or a **PRIZE**.
3. Scammers **PRESSURE** you to act immediately.
4. Scammers tell you to **PAY** in a specific way.



Smishing

What is Smishing?

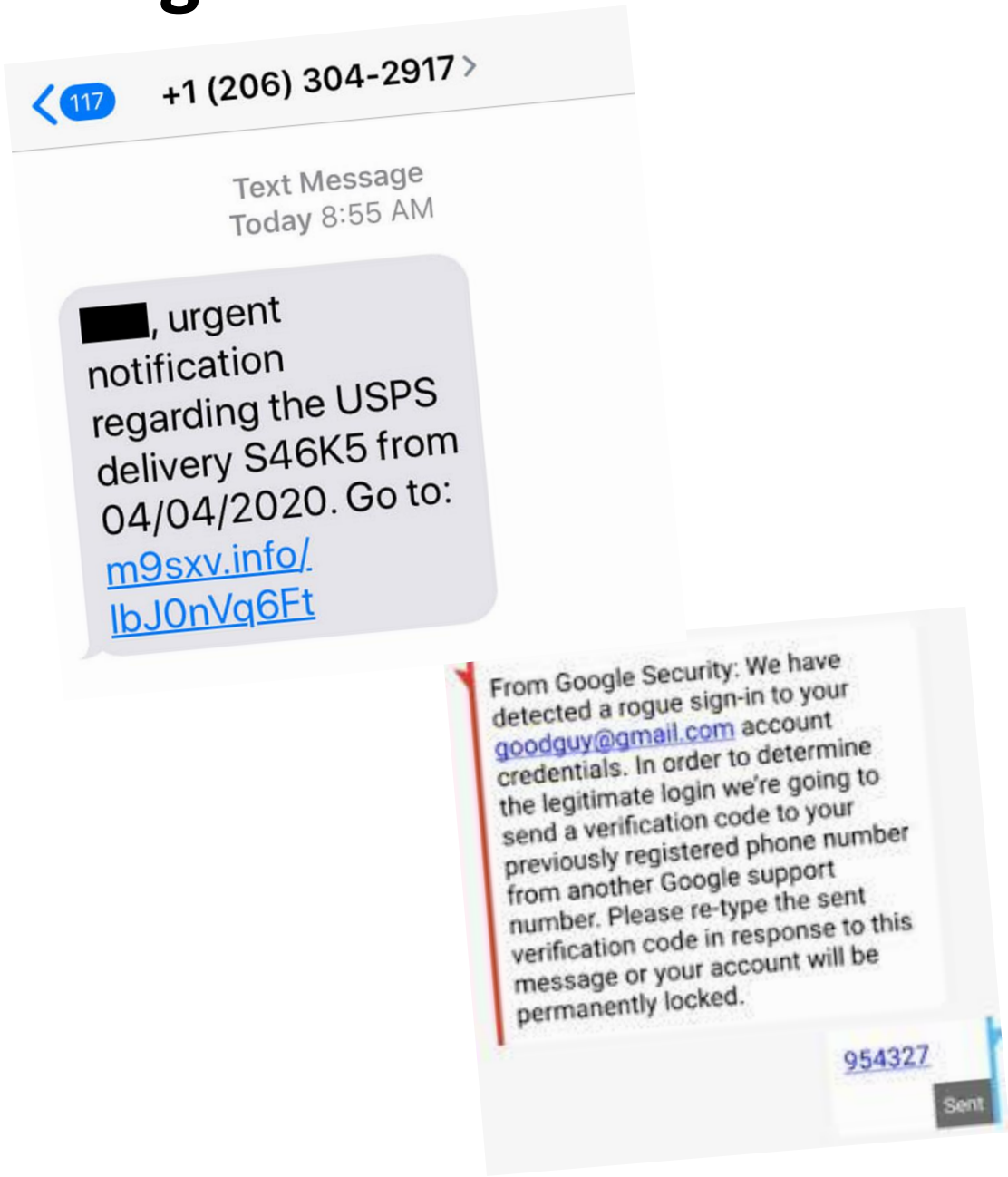
Smishing (SMS Phishing) – “The fraudulent practice of sending text messages purporting to be from reputable companies in order to induce individuals to reveal personal information.”



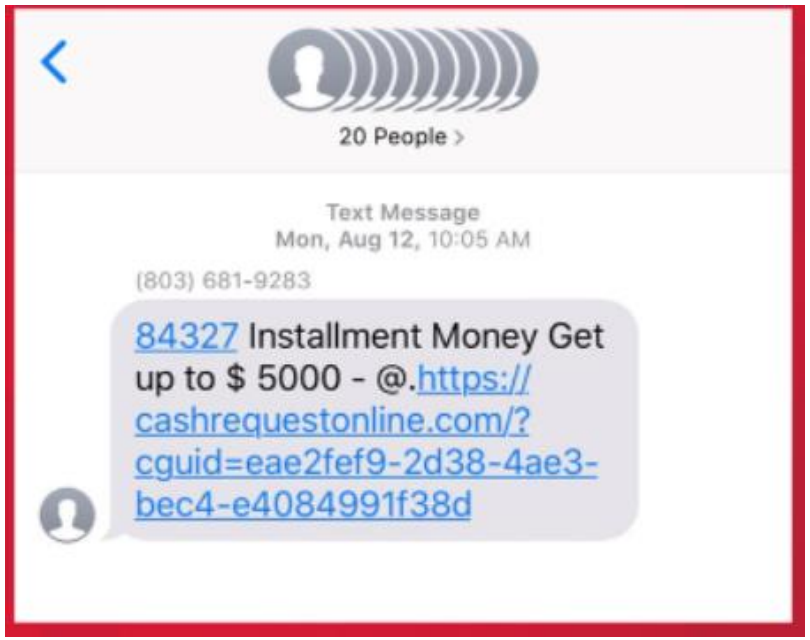
Smishing

Smishing Warning Signs

- A text message requests personal information, such as your Social Security number or an online account password.
- The message asks you to click a link to resolve a problem, win a prize or access a service.
- The message claims to be from a government agency. Government bodies almost never initiate contact with someone by phone or text, according to the FCC.



Group Text Message Scams

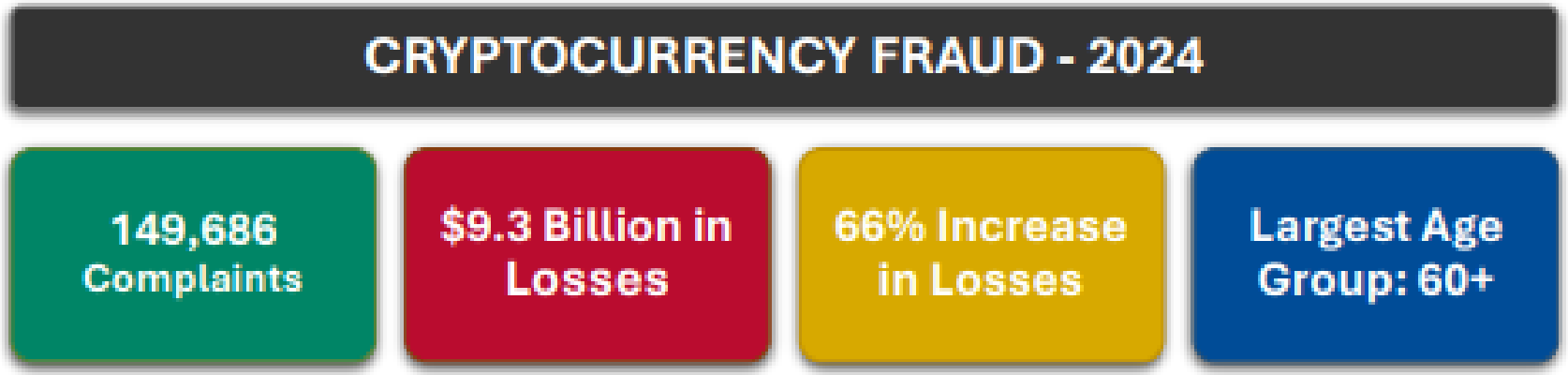


Q: Does replying with **"STOP"** to unwanted text messages really work?

A: NO! If the message is clearly a scam or an attempt to "phish" information from you, replying with **"STOP"** is not only ineffective, but also an invitation to be bombarded by lots of junk messages in the future.

When they receive the **"STOP"** response from you, they will know that your phone number is both active and responsive. This will lead to your number getting placed on an active list that is sold and resold countless times amongst the bad actors.

Cryptocurrency Investment Scams



COMPLAINTS REFERENCING CRYPTOCURRENCY		
AGE RANGE[21]	COUNT	LOSS
Under 20	1,819	$7,778,157
20 - 29	13,591	$370,443,345
30 - 39	22,218	$1,006,382,458
40 - 49	22,555	$1,462,040,974
50 - 59	19,317	$1,184,912,854
Over 60	33,369	$2,839,333,197

- Cryptocurrency is becoming a preferred payment method for all types of scams.



Identity Theft

What is Identity Theft?

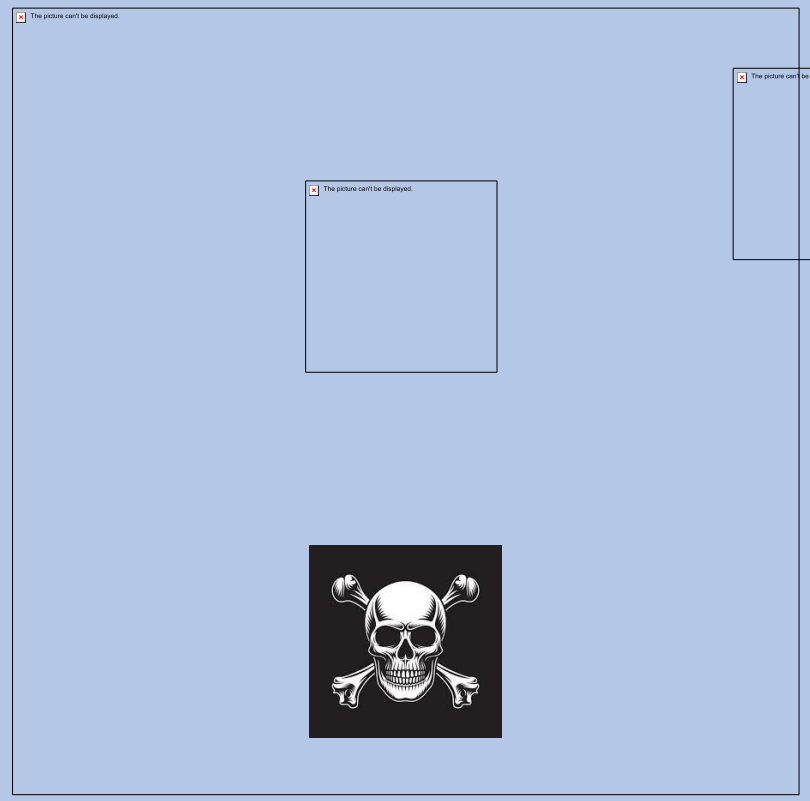
- When someone *STEALS* some piece of your personal information and uses it without your knowledge to commit fraud or theft
  - Usually from your mail, internet purchases, or online activity

- When someone *PRETENDS* to be you to obtain credit, cash or goods or to commit other crimes

- It is a *CRIME* with <u>two</u> victims, the lender or service provider and the person who had their identity stolen



IDENTITY THEFT



https://youtu.be/kDFeSUUwRnA?si=8G3gppbezPkQS6VN

What are the effects of Identity Theft?

- On average, victims spend 6 months and 200 hours and $1,200 in out-of-pocket expenses to clear their names
- Can negatively impact credit score
- Can exhaust bank accounts, exploit mortgages and loans, property liens, etc.
- ID theft affects victims of all ages, races and economic status





PROTECT YOURSELF!

Prevention

- Promptly remove your mail from your mailbox
- Take important outgoing mail to the post office or mail drop
- Empty your wallet or purse of extra items
- DO NOT write down personal numbers or passwords and never give out personal information over the phone, internet or for a sweepstakes
- Consider using a reputable password generator or storage app
- Make sure all computer anti-virus and security software and malware protections are up to date



Be your own best defense!

- Shred receipts, identifying documents, etc.
- Recognize scam attempts and end all communication with the perpetrator.
- Search online for the contact information (name, email, phone number, addresses) and the proposed offer.
- Be cautious of **UNSOLICITED** phone calls, mailings, and door-to-door services offers.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to **UNVERIFIED** people or businesses!
- **HANG UP!** Resist the Pressure and Act Quickly.

Report a Crime

- Please report suspected crimes
  - 911 (emergency only)
  - 719-444-7000 (non-emergency)
  - online: https://coloradosprings.gov/reporting-crimes-online
- Report to www.ic3.gov
- Contact your bank/credit card and credit reporting agencies

The Social Security Administration says it best…





Resources

- www.FBI.gov
- www.ic3.gov (Internet Complaint Center)
- https://reportfraud.ftc.gov/#/
- www.coag.gov (Colorado Attorney General - Scams)
- www.consumerfinance.gov
- www.ncoa.org (National Council on Aging)
- www.justice.gov (The Department of Justice)
- www.ovd.ojp.gov (Office for Victims of Crime)

  -National Elder Fraud Hotline 1-833-372-11)
- www.stopfraudcolorado.gov
- www.consumer.ftc.gov

QUESTIONS?











Contact your Crime Prevention Officer for additional information or with questions.