

1. **THE WRONG NUMBER IS NEVER AN ACCIDENT** — If a stranger reaches you by accident and then quickly pivots to building a personal relationship, that pivot is not spontaneous.
2. **NO VIDEO CALL... IS A LOUD RED FLAG** — Any person who maintains a romantic or close friendship online but consistently refuses or avoids a live video call is almost certainly not who they claim to be.
3. **REVERSE IMAGE SEARCH ANY PHOTO YOU ARE SENT** — Right-click or long-press on any photo and run a reverse image search using Google Images or TinEye. If those photos appear on another person's social media account or a stock photo website — you are talking to a criminal.
4. **NEVER INVEST ON SOMEONE ELSE'S RECOMMENDATION ALONE** — No matter how well you know someone online, never place money into an investment platform, cryptocurrency account, or trading app based solely on their recommendation.
5. **CHECK ANY INVESTMENT PLATFORM BEFORE FUNDING IT** — Every legitimate investment platform operating in the United States must be registered with either the SEC or the CFTC.
6. **A WITHDRAWAL FEE MEANS YOUR MONEY IS GONE** — Legitimate investment accounts do not charge you an upfront "tax clearance fee" or "regulatory compliance fee" before releasing your own funds.
7. **TELL SOMEONE BEFORE THE RELATIONSHIP GOES ANY FURTHER** — Before any online relationship reaches financial discussion, tell a trusted family member or close friend about the person.
8. **ROMANCE SCAMMERS TARGET RECENT LOSS** — Widows, widowers, and people who are recently divorced or going through major life transitions are specifically and deliberately targeted by romance scammers.
9. **A MEDICAL EMERGENCY FROM AN ONLINE PARTNER IS ALMOST ALWAYS A SCAM** — Online romantic partner or new friend asking you to send money for a medical emergency, an accident, a legal problem, or a business crisis = scam.
10. **REPORT IMMEDIATELY — IF YOU REALIZE YOU HAVE BEEN SCAMMED** — File a report with the FBI at ic3.gov, the FTC at ReportFraud.ftc.gov, and the CFTC at cftc.gov/complaint. Contact your bank immediately to attempt a recall of wire transfers. Call the AARP Fraud Watch Network Helpline at 1-877-908-3360. Speed is critical — some wire transfers can be recalled if reported within hours.

