

# SCAM SCENARIOS

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## Example 1: The Bank Fraud Alert

Received via text

Message: (Your Bank Name) ALERT: A payment of \$749.50 to CryptoWallet has been authorized from your account. If this was NOT you, you must log in immediately to cancel the payment: [bit.ly/bank-cancel-pay]

## Example 2: The Package Delivery Fee

Received via text

Message: USPS NOTICE: Your package with tracking ID UZ91234567 is being held at our distribution center due to an unpaid customs fee. To schedule redelivery, please pay the \$2.99 fee here: [usps-redeliver-now.com]

## Example 3: The Streaming Service Bill

Received via email

Message:

- Subject: Action Required: Your Subscription is On Hold
- Body: Hi Customer, We were unable to process your latest payment for your Netflix account. To keep enjoying your favorite shows without interruption, please update your billing details. Visit your account settings below to update your payment method. [Update Payment Now] (This would be a button with a malicious link).

## Example 4: The Utility Company Threat

Received via email or phone call

Message:

- Subject: FINAL NOTICE: Your electricity is scheduled for disconnection in 2 hours.
- Body: This is a final notice that your account is delinquent. To avoid service interruption today, you must pay your past due balance of \$198.50 immediately. Because of the delinquent status, payment can only be accepted via Zelle transfer or by calling our emergency billing department at (fake 800-number) to pay with a prepaid debit card.

# IDENTITY THEFT

## EMERGENCY ACTION PLAN

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Your step-by-step guide for what to do if you suspect your information has been compromised. Act quickly and keep this guide handy.

### Step 1: Contain the Damage (first hour)

Your immediate goal is to prevent further loss. Speed is critical.

- ☐ **Immediately call the fraud departments of your bank and credit card companies.**
  - Report the fraudulent activity and ask them to lock or freeze the affected accounts and cards. Use the phone number on the back of your card.
- ☐ **Change passwords on all compromised accounts.**
  - Start with the affected account (e.g., email, banking).
  - Then, change the password for **every other account** that used the same or a similar password.

### Step 2: Protect Your Credit (Day 1)

Prevent criminals from opening new accounts in your name by locking down your credit file.

- ☐ **Place a Credit Freeze with all three major credit bureaus.**
  - A credit freeze is the strongest way to protect yourself and is free to place and lift. You must contact each bureau individually.

Credit Bureau	Website to Manage a Freeze	Phone Number
<b>Equifax</b>	<a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>	1-800-685-1111
<b>Experian</b>	<a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>	1-888-397-3742
<b>TransUnion</b>	<a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>	1-888-909-8872

## Step 3: Report the Crime (Day 1-2)

Create an official record of the theft to help with recovery and dispute resolution.

- ☐ **File an official report with the Federal Trade Commission (FTC).**
  - Go to: **[www.IdentityTheft.gov](http://www.IdentityTheft.gov)**
  - This is the most important step for your recovery. The site will provide you with a personalized recovery plan and an official affidavit.
- ☐ **File a report with your local police department.**
  - Bring your FTC affidavit, a photo ID, and any proof of the theft. A police report provides local, official documentation of the crime.

A resource provided by:

**[Your Financial Institution's Logo and Name Here]**

# PERSONAL ACTION PLAN

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Protecting your identity starts with a single step. Today, I commit to taking one specific, actionable step within the next 7 days to make my digital life more secure.

## My Commitment

**1. The one action I will take this week is...** *(Choose an idea from the list below or write your own.)*

**2. Need an idea? Choose one of these high-impact actions:**

- ☐ **Enable Multi-Factor Authentication (MFA)** on my primary email or main banking app.
- ☐ **Place a Credit Freeze** with the three major credit bureaus (Equifax, Experian, TransUnion).
- ☐ **Sign up for a Password Manager** and use it to change the password on my most important account.
- ☐ **Review the Privacy Settings** on my main social media account (e.g., Facebook).
- ☐ **Schedule a "Security Talk"** with a spouse, parent, or child to share what I learned today.
- ☐ **Other:** \_\_\_\_\_

**3. I will complete this action by:** \_\_\_\_\_ *(Set a specific date, e.g., "This Friday, June 13th")*

**(Your Signature)**

A resource provided by:

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