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Protect Yourself from Unwanted Calls and Text Messages

As technology continues to evolve, scammers use innovations to create more believable scams that are harder to detect. Ninety percent of U.S. adults report receiving a scam weekly, many of which are in the form of calls and text messages. And while these messages are frustrating, they can also be physically and financially dangerous.

All of us can be victims of scams and fraud. Fraudsters often target people they believe are vulnerable; they want our money. They will use any tactic to trick us into handing it over. At one time or another, we will all receive an unwanted text or cell phone call.

You may receive a call, email, text, or message on social media that looks like it's from someone you know. It may state that there is a problem with your account, you have won a prize, and it tells you to call or click a link. The problem is that the message is not from someone you know but a scammer. One tactic scammers use is called "spoofing". Spoofing uses technology to make a name, organization, or government entity appear on your caller ID as if they are the caller, when it is a scammer on the line. You can't trust caller ID because phone numbers can be faked.

Here is what you need to do.

Stop. If you get an unexpected call, email, or text, even if it looks familiar, don't call or click any links. This message is more than likely a scam. Do not talk or respond to the person who is calling you. Do not have a conversation with them. Talking with them "just to mess with them" could lead to unwanted consequences. Scammers can record your voice to clone it using AI in future attacks. Conversing with them also encourages them to call again, and they may be able to extract personal information from you.

The best thing to do is to hang up. Do not respond or click links if it's a text message. Block the caller and report to the Federal Trade Commission at www.ftc.gov. or call 1-877-FTC-Help (1-877-382-4357). Keep vigilant and be aware. Stay informed and talk to your friends and family about the prevalence of fraud and scams. Remember to check in on vulnerable friends and family members and stay safe out there.