SENIOR PLANET

Aging with Attitude

Staying Safe Online

Phishing

- An attempt at identity theft through email or a website
- It usually involves communications from individuals or a group of individuals pretending to be a legitimate business or financial institution
- Phishing emails will ask you to click on a link to provide information or to download and complete an attached document

Telltale Signs of Phishing:

- Weird links
- Requests for personal information
- A sense of urgency
- Obvious errors
- Generic salutation

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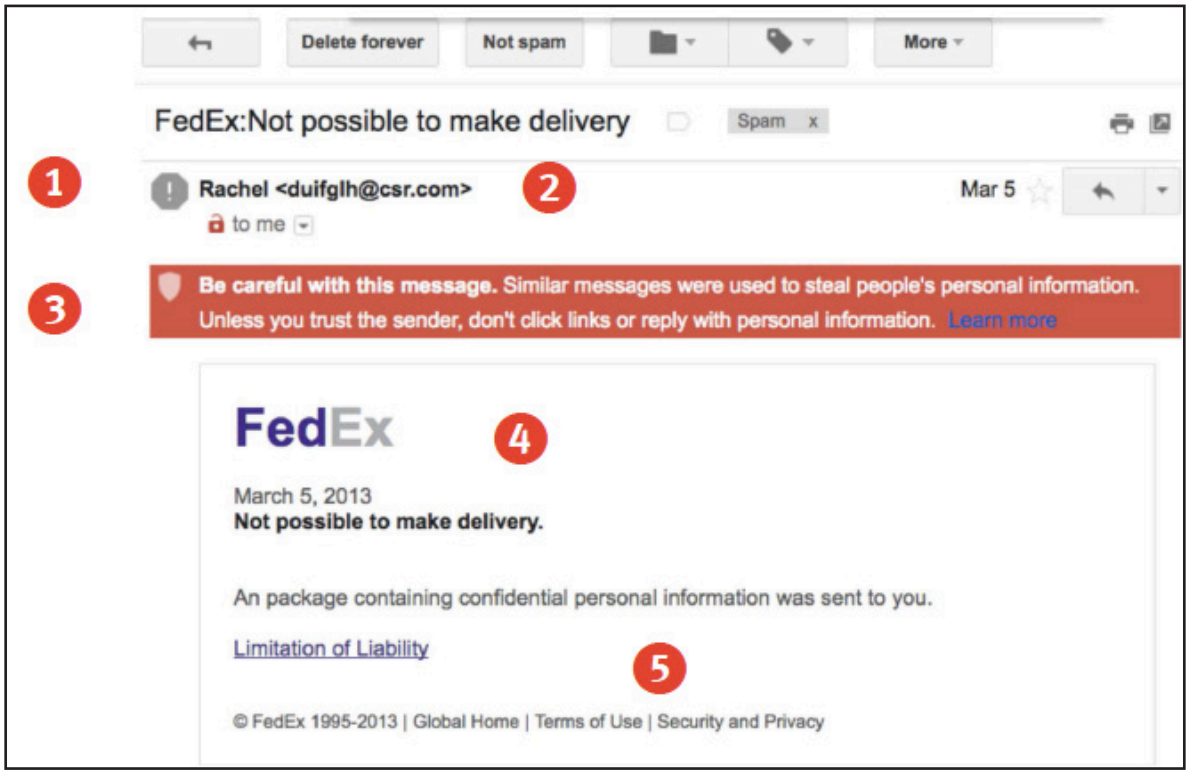

Above is a sample phishing email. We've identified some "red flags" in this email. Why do you think these are "red flags"?

1. Are you expecting a package? Is there any reason why FedEx would have your email address?

2. This claims to be an email from FedEx. Was the message sent from a FedEx email address?

3. Gmail is warning you that this email might be trying to steal your personal information!

4. Does the FedEx logo look right to you?

5. This is a weird link. It's a hyperlink that is completely out of context. Never click on a link like this. If you hover over it, you will see the actual URL.

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How to Identify Phishing

1. **Generic salutation**
   Legitimate emails will almost always use your name to address you. Familiarize yourself with the communication style of trusted senders to help you better understand what emails might be phishing for information.

2. **Awkward language or typos**
   Legitimate emails from trusted sources will be written in a clear and professional manner. Typos and grammatical errors are obvious signs that an email is not legitimate.

3. **Creates a sense of urgency**
   Fearmongering is a common tool used by scammers. Telling you that you will lose access to an account, you owe money, or something is wrong is meant to make you panic into acting urgently and following the instructions immediately.

4. **Weird links**
   A good rule of thumb is to never click on a link in a suspicious email. You can hover over a link with your mouse and look to the bottom of your email program to see what the real internet address (URL) is.

5. **Generic signature**
   Legitimate emails will include a professional sign-off. Check to make sure the company logo and address that are included are also correct.

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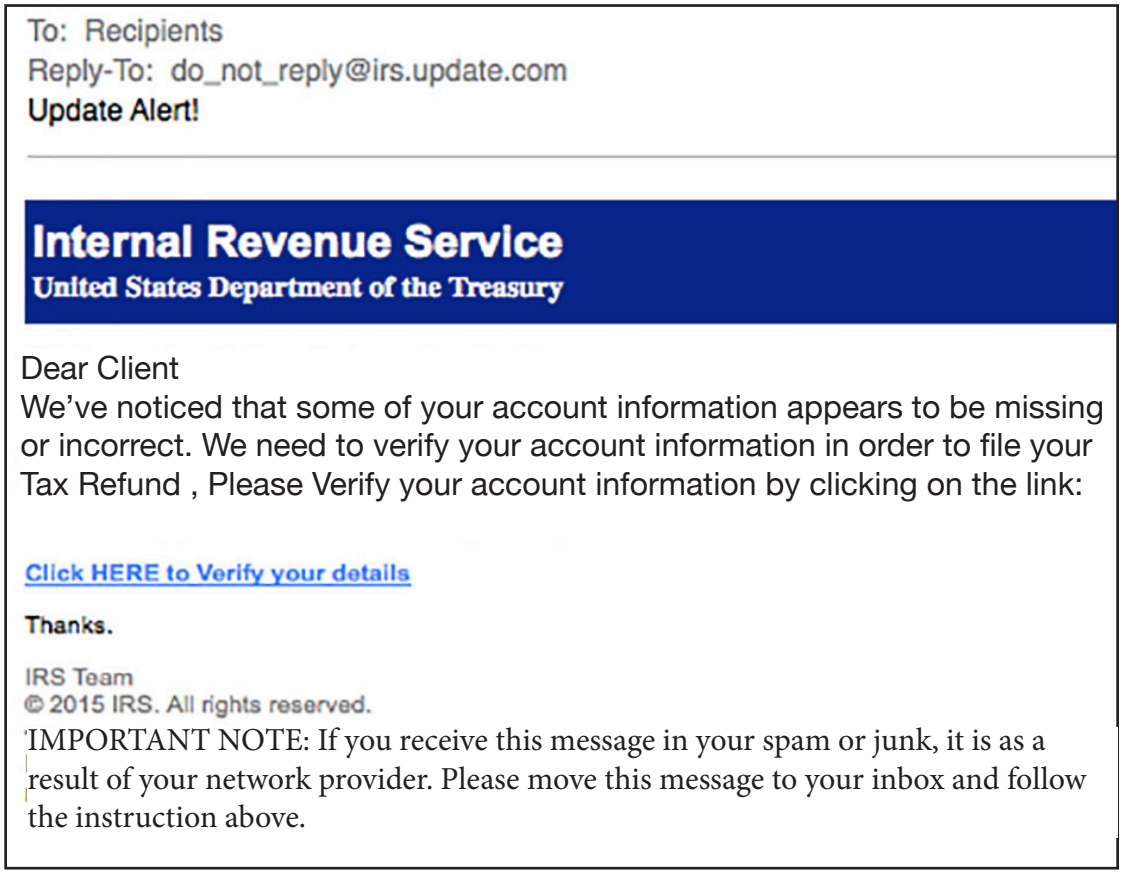
Practice Identifying Phishing

Look at the email below. Use what you've learned to identify the elements of the email that indicate to you that it may be a phishing email. List them in the space below.



To: Recipients
Reply-To: do_not_reply@irs.update.com
Update Alert!

Internal Revenue Service
United States Department of the Treasury

Dear Client
We've noticed that some of your account information appears to be missing or incorrect. We need to verify your account information in order to file your Tax Refund , Please Verify your account information by clicking on the link:

Click HERE to Verify your details

Thanks.

IRS Team
© 2015 IRS. All rights reserved.
IMPORTANT NOTE: If you receive this message in your spam or junk, it is as a result of your network provider. Please move this message to your inbox and follow the instruction above.

1. _____
2. _____
3. _____
4. _____
5. _____

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Tech Support Scam

What to do if you suspect a tech-support scam:

- **Don't panic**.
- **Pop-ups:** Ignore the message. Close your browser tab or window. If you're concerned, never call the number given in the pop-up. Seek advice from a competent and reliable source.
- **Incorrect URL or search result**: If you mistakenly type in an incorrect web address or click on a search result that leads you to a screen that warns you that your computer is at risk, close the tab or browser.
- **Cold calls:** If you receive a call telling you there's something wrong with your computer, simply hang up.

1. Has this ever happened to you? What did you do?

2. Unfortunately, there are many types of online and phone scams targeted toward older adults. Do you have a prepared "no" script?

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Sharing Your Personal Information

The chart below lists online activities across the top and personal information along the side. Decide which information is appropriate to give for the activities. Some of the boxes have been filled out for you.

	Browsing the Web	Online Banking Sign Up	E-Newsletter Sign Up	Email Sign Up	Online Purchase
Name					✔
Address					✔
Email Address		✔	✔		✔
Credit Card Number					✔
Phone Number					
Bank Account Number					
PIN Number					
Social Security Number					