

# Financial Scams Targeting You



**Jeremy Lushene, Education and Outreach  
Washington State Department of Financial Institutions**



# 1) Facebook Scams

Like



# Beware of “Free” Offers

Get FREE Starbucks Vouchers - With a value of \$100

**CELEBRATE 40 YEARS OF STARBUCKS**  
(1971-2011)



This offer will expire Thursday, October 20, or when the remaining **2398** FREE Vouchers!

Step 1: You must click the share button:  Share  1440

Step 2: Say Thanks and tell us your favourite drink, Example:  
"Thanks, I like **expresso's**" below!  
(click "add a comment")

561 comments ▾

[Add a comment](#)



MSJC

Thanks, I like caramel frappuccino

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# Beware of New Additions



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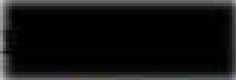
# Beware of Scandalous News

 likes a link.

 **RIP! Charlie Sheen found Dead at his House!**  
walrunfur.info  
Breaking News: Developing Story Charlie Sheen Dies from Cardiac Arrest and taken away in Ambulance!

 22 minutes ago · Share

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 **RIP! Charlie Sheen found Dead at his House!**  
walrunfur.info  
Breaking News: Developing Story Charlie Sheen Dies from Cardiac Arrest and taken away in Ambulance!

 49 minutes ago · Share



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# Facebook: Protect Yourself

## 1. Be Careful What You Click



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# Facebook: Protect Yourself

1. Be Careful What You Click
2. Don't Download Attachments



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# Facebook: Protect Yourself

1. Be Careful What You Click
2. Don't Download Attachments
3. Go Directly To Shopping/Bank Websites



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# Facebook: Protect Yourself

1. Be Careful What You Click
2. Don't Download Attachments
3. Go Directly To Shopping/Bank Websites
4. Check Your Authorized Access Settings



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# Check Authorized Access

facebook  Search for people, places and things   Jeremy Lushene Home 

- General
- Security
- Notifications
- Support Dashboard
- Subscribers
- Apps**
- Mobile
- Payments
- Facebook Ads
- Gifts

You can also visit your [privacy settings](#) or [edit your timeline](#) to control who sees the info there.

## App Settings

You have authorized these apps to interact with your Facebook account:

 <b>MensHealth.com</b>	Less than 24 hours ago	<a href="#">Edit</a> 
 <b>The Washington Post</b>	Less than 24 hours ago	<a href="#">Edit</a> 
 <b>Feedly</b>	Less than 24 hours ago	<a href="#">Edit</a> 
 <b>ESPN</b>	November 18	<a href="#">Edit</a> 
 <b>Eventful</b>	November 17	<a href="#">Edit</a> 
 <b>Meetup</b>	November 16	<a href="#">Edit</a> 
 <b>Yahoo!</b>	November 13	<a href="#">Edit</a> 
 <b>Goodreads</b>	November 13	 <a href="#">Edit</a> 
 <b>Active.com</b>	November 11	<a href="#">Edit</a> 
 <b>AllTrails</b>	November 8	<a href="#">Edit</a> 
 <b>Quora</b>	October 30	<a href="#">Edit</a> 
 <b>Rotten Tomatoes</b>	October 23	<a href="#">Edit</a> 
 <b>The New York Times</b>	October 23	<a href="#">Edit</a> 



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## **2) Identity Theft**

# Fact:

# Your Personal Information Is A Hot Commodity



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**Fact:**

**Thieves Want Your Info**

**Thieves Are Clever**

**Thieves Will Trick You**



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# SMSishing



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# Skimming Devices



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# Skimming Devices



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# Skimming Devices



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# Dumpster Diving

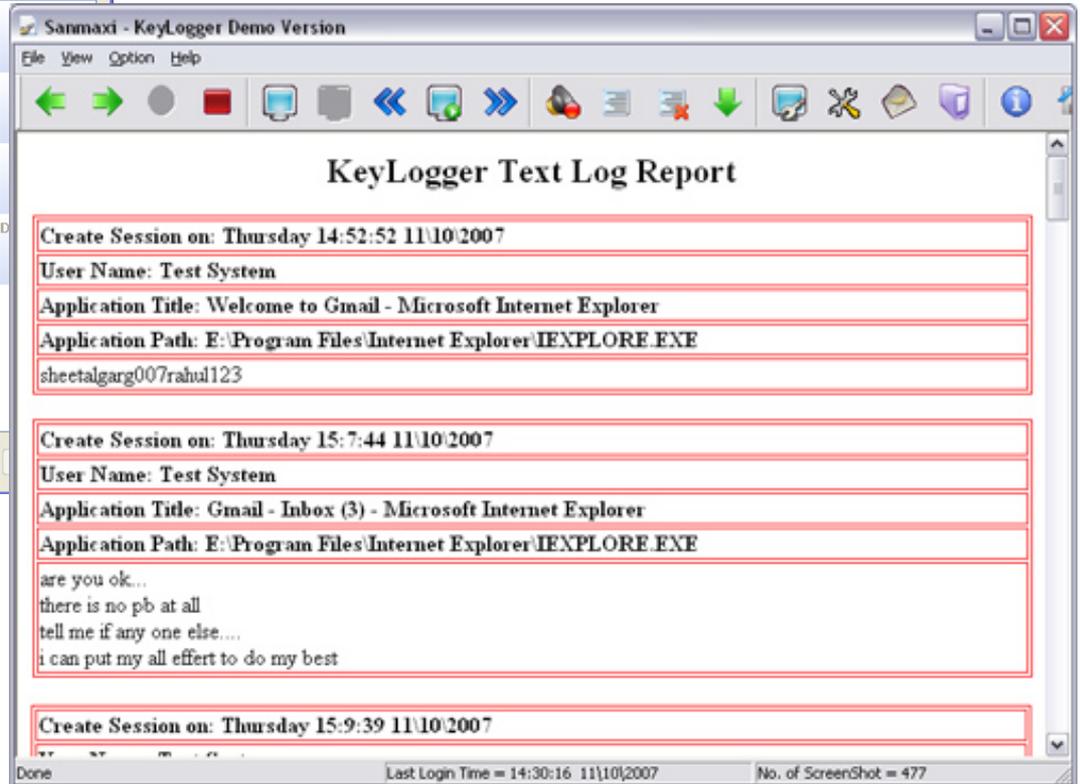
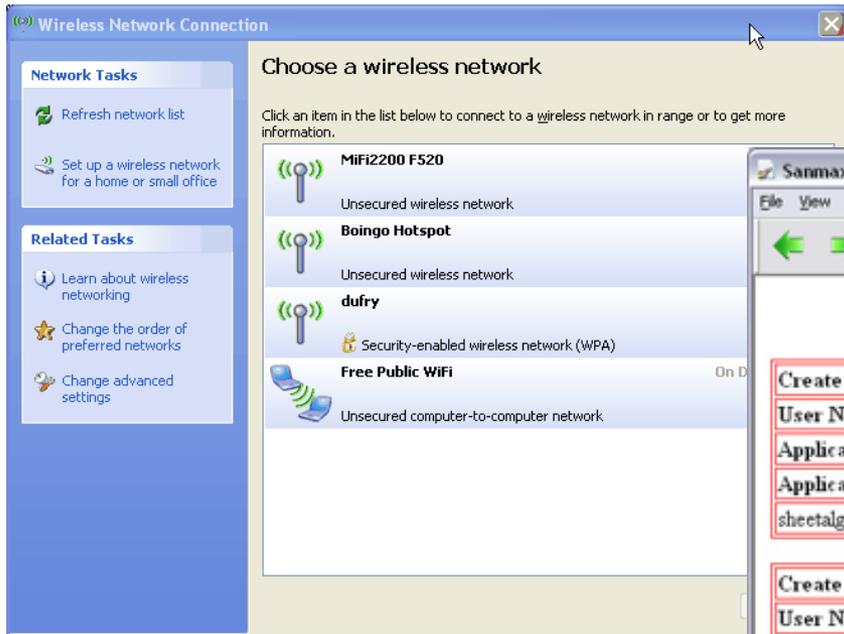


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# Public WIFI Hacking



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# Protect Your Identity

## 1. Shred Documents with Personal Info



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# Protect Your Identity

1. Shred Documents with Personal Info
2. Make Sure Computer Secured



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# Protect Your Identity

1. Shred Documents with Personal Info
2. Make Sure Computer Secured
3. Monitor Your Bank Accounts



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# Protect Your Identity

1. Shred Documents with Personal Info
2. Make Sure Computer Secured
3. Monitor Your Bank Accounts
4. Check Credit Report – [annualcreditreport.com](https://annualcreditreport.com)



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# Protect Your Identity

1. Shred Documents with Personal Info
2. Make Sure Computer Secured
3. Monitor Your Bank Accounts
4. Check Credit Report – [annualcreditreport.com](https://annualcreditreport.com)
5. Create Strong Passwords



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# Create Tough Passwords

Use Long Passwords

(8-14 characters)

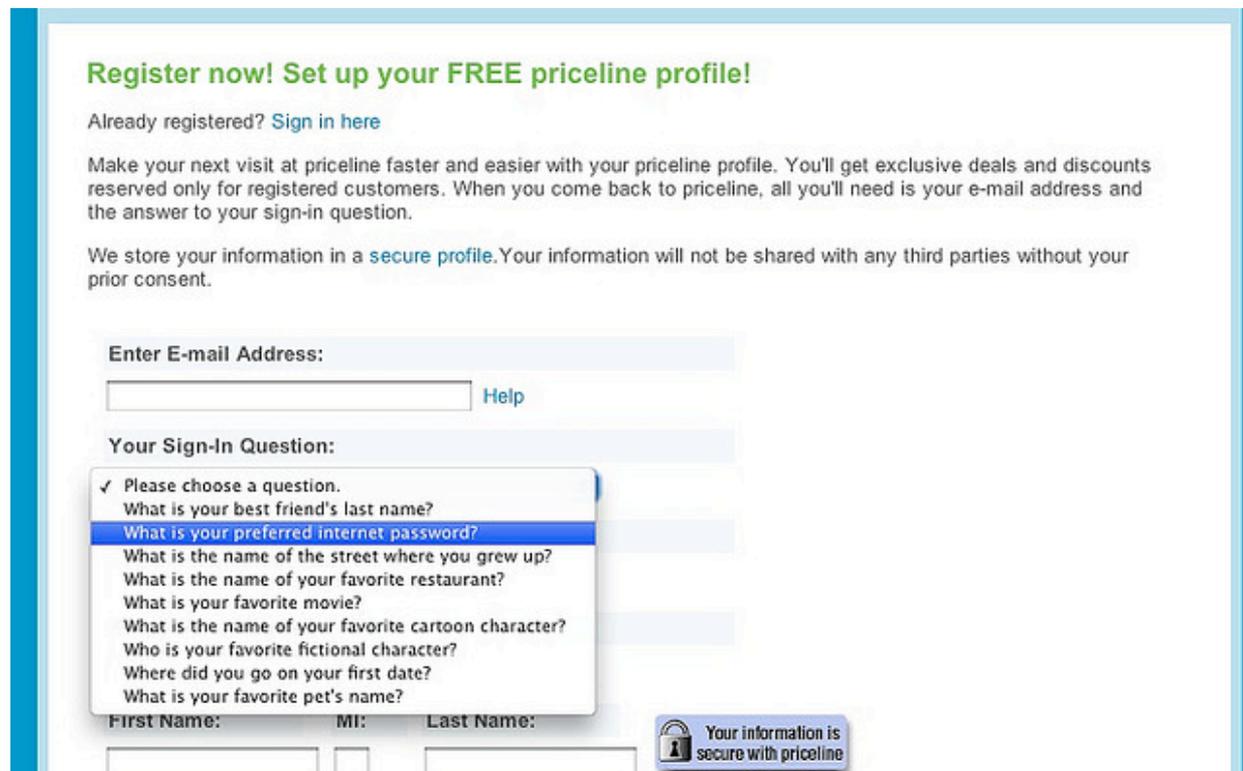


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# Create Tough Passwords

## Avoid Password Hints If Possible



**Register now! Set up your FREE priceline profile!**

Already registered? [Sign in here](#)

Make your next visit at priceline faster and easier with your priceline profile. You'll get exclusive deals and discounts reserved only for registered customers. When you come back to priceline, all you'll need is your e-mail address and the answer to your sign-in question.

We store your information in a [secure profile](#). Your information will not be shared with any third parties without your prior consent.

Enter E-mail Address:  
 [Help](#)

Your Sign-In Question:

- ✓ Please choose a question.
- What is your best friend's last name?
- What is your preferred internet password?**
- What is the name of the street where you grew up?
- What is the name of your favorite restaurant?
- What is your favorite movie?
- What is the name of your favorite cartoon character?
- Who is your favorite fictional character?
- Where did you go on your first date?
- What is your favorite pet's name?

First Name:  MI:  Last Name:

 Your information is secure with priceline



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# Create Tough Passwords

Use Special Characters and Numbers

! + = 1 3 \$ %



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# Create Tough Passwords

Use Different Passwords



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# Create Tough Passwords

Think In Phrases

(Movie Quotes, etc)



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# A Good Password

g1amdr1ng!



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## **3) Investment Fraud**



# Investment Fraud: Red Flags

## 1. Promises and Guarantees



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# Investment Fraud: Red Flags

1. Promises and Guarantees
2. Unsolicited Offers



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# Investment Fraud: Red Flags

1. Promises and Guarantees
2. Unsolicited Offers
3. Pushy Salespeople



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# Investment Fraud: Red Flags

1. Promises and Guarantees
2. Unsolicited Offers
3. Pushy Salespeople
4. Missing Documents (Prospectus)



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# Investment Fraud: Red Flags

1. Promises and Guarantees
2. Unsolicited Offers
3. Pushy Salespeople
4. Missing Documents (Prospectus)
5. Unexplained Account Changes



## Kirkland broker Rhonda Breard to spend nearly seven years in prison for fraud



CHAD COLEMAN/KIRKLAND REPORTER  
Rhonda Breard, center, enters the U.S. District Courthouse for sentencing in Seattle on Wednesday afternoon.

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# Investment Fraud: Protection

## 1. Research Offers In Detail



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# Investment Fraud: Protection

1. Research Offers In Detail
2. Ask Lots Of Questions



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# Investment Fraud: Protection

1. Research Offers In Detail
2. Ask Lots Of Questions
3. Verify Licenses Of Salespeople (DFI)



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# Investment Fraud: Protection

1. Research Offers In Detail
2. Ask Lots Of Questions
3. Verify Licenses Of Salespeople (DFI)
4. Verify Product Is Registered In WA



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## **4) Mobile Fraud**

# Mobile Fraud

## How It Can Happen

1. Fraudulent Apps
2. WI-FI Hacking
3. Stolen Devices



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# Mobile Banking: Protection

## 1. Use Official Apps



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# Mobile Banking: Protection

1. Use Official Apps
2. Be Cautious On Public WI-FI



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# Mobile Banking: Protection

1. Use Official Apps
2. Be Cautious On Public WI-FI
3. Password Protect Your Phone



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# Mobile Banking: Protection

1. Use Official Apps
2. Be Cautious On Public WI-FI
3. Password Protect Your Phone
4. Delete Old Text Messages from Bank



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# Mobile Banking: Protection

1. Use Official Apps
2. Be Cautious On Public WI-FI
3. Password Protect Your Phone
4. Delete Old Text Messages from Bank
5. Don't Auto-Login To Bank Apps



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# Lost and Stolen Cell Phones



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# If Your Phone Is Stolen

1. Report Right Away To Cell Phone Co
2. Wipe Data (If Remote App Installed)
3. Update New Phone # With Bank
4. Monitor Account Activity





# 5) Deceitful Companies

# Types of Scams

1. Debt Collection
2. Timeshare Scams
3. Payday Loan Scams
4. Unlicensed Loans
5. Work at Home Scams



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# Payday Scam

You are approved for \$5,000 loan

J



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# Payday Scam

You decide you only need \$2,000

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# Payday Scam

You must pay \$200 for payment card



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# Payday Scam

Still no loan, you must pay  
another \$300 in taxes

L



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# Payday Scam

No loan ever provided.



You have been scammed and are  
out \$200.



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# Protect Yourself

1. Do Not Call – [donotcall.gov](https://www.donotcall.gov)
2. Stop Junk Mail – [optoutprescreen.com](https://www.optoutprescreen.com)
3. Safeguard Your Phone #
4. Hang Up On Them



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