

## Fraudsters are smart. Here are some tips to keep your information safe.

In the past month, the number of online scams has risen nearly 700%. Many involve COVID-19. Nearly 40,000 web addresses were created in March — many of them owned by bad actors — that contain words like "coronavirus," "COVID-19," and "CDC." Fraudsters send fake phishing emails with links to these websites that are designed to collect passwords and credit card numbers. Some phishing emails include attachments infected with malware.

## How to stay one step ahead of online fraudsters

The tips below can help you spot phishing attempts and keep your personal and business information safe.

- Be skeptical of virus-related emails, particularly those with urgent instructions.
- Examine a sender's email address that appears to come from your employer, your children's school, or your church. Does the sender's email address match the genuine email address?
- Be wary of emails that contain instructions about direct deposits or tax payments.
- Avoid downloading email attachments. PDFs, .docs, .xlsx, .pptx, .jpg and other formats can hide computer viruses.
- Decline to provide personal information like usernames or passwords on a webpage that's linked from an email.
- When visiting a financial website, enter the web address manually, use a bookmark you've already created, or use the company's app.
- Avoid taking polls on Facebook about places you've visited, celebrities you've met or other personal lists. Some exist only to harvest personal information for use in hacking your accounts.
- If you accidentally provide scammers with a password, immediately change that password wherever you've used it.

## 10 common phishing email subject lines

These are used by phishing fraudsters to entice unsuspecting readers to click on links within the email.

- "Instructions for depositing federal CORONA-19 stimulus check faster"
- "List of those who will not qualify for \$1,200 stimulus check"
- "All employees: read and acknowledge new Communicable Disease Management Policy"
- "New instructions for direct deposit of payroll checks"
- "Update on COVID-19 cases in your neighborhood"
- "New 'At Home' Coronavirus testing kit now available for purchase"
- "Instructions from (your boss) on help in sending an urgent payment"
- "New COVID-19 prevention and treatment information! Attachment contains instructions from the U.S. Department of Health on how to get the vaccine for FREE"
- "New local Coronavirus charity launched to help those in greatest need"
- "We have personal information about you and will infect you with the virus unless you pay us"