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, .ptx, .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"

Sources: Intsights, Barracuda, KnowBe4, Consumer Reports, Aware Force, Portland Press Herald, Electronic Frontier Foundation, USA Today, TechRepublic, NBC News

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