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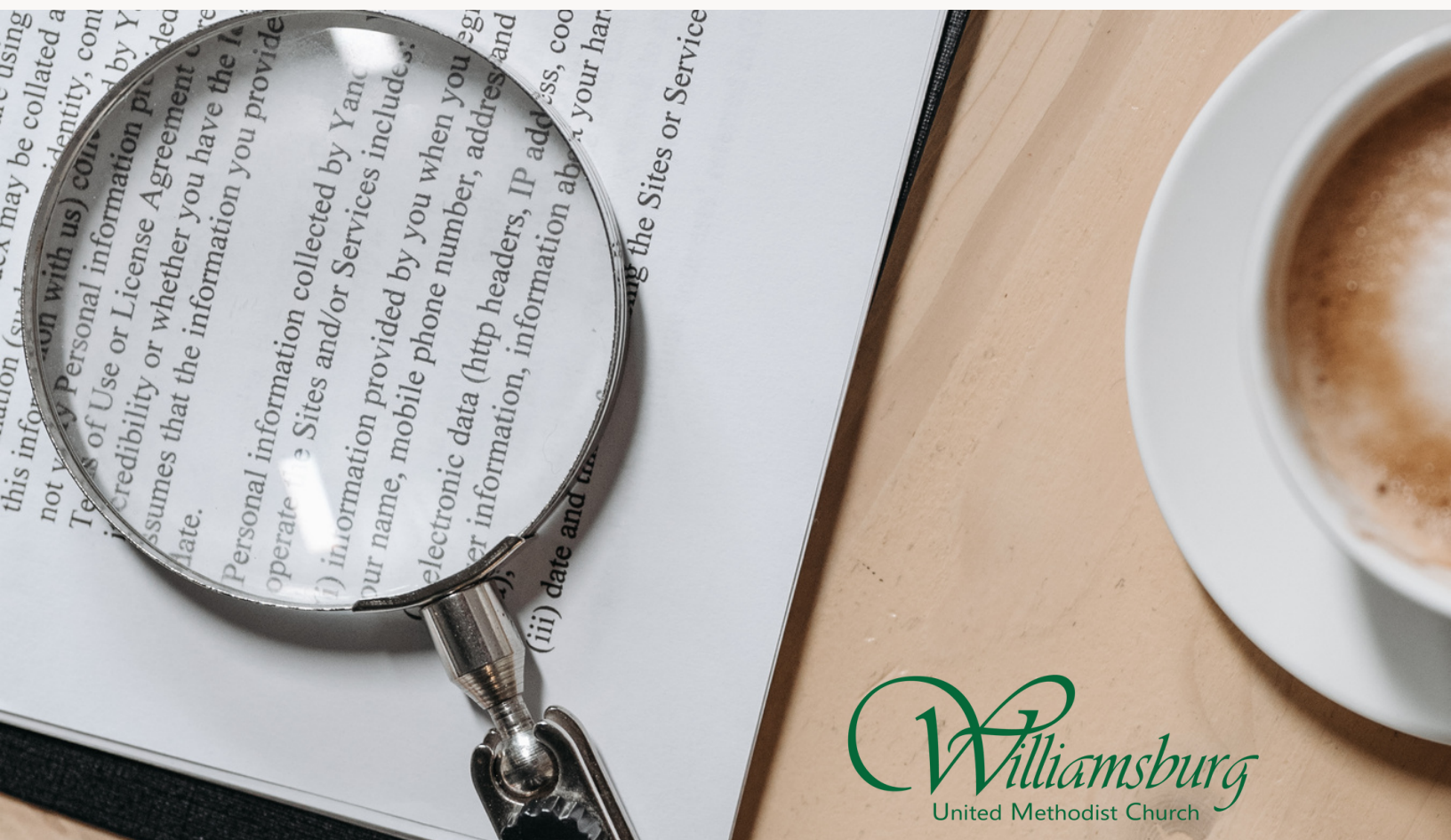
WUMC

FRAUD

PREVENTION

Guidebook

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# WISE AS SERPENTS

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According to the Bureau of Justice Statistics National Crime Victimization survey, in 2014, 2.6 million persons over the age of 65 were victims of identity theft with some 13% falling victim to financial fraud yearly. Sadly, only 1 in 44 cases are reported.

While the statistics above and the video portion of our guide highlight the prevalence of identity theft and financial fraud among the elderly, it is important to recognize that fraud can impact anyone, regardless of age or background. Therefore, the resources and tools shared in this guide are for us ALL!

By educating yourself and implementing the recommended strategies shared here, you can reduce the risk of falling victim to these harmful activities. Together, we can create a safer environment for everyone, ensuring the well-being and security of all in our communities.

## WHAT YOU'LL FIND IN THE GUIDE:

### Video Presentation:

- Different Types of Fraud: identity theft, phishing scams, investment fraud, credit card fraud, and more
- Recognizing Warning Signs and Reporting Fraud
- The importance of staying updated on the latest fraud trends, scams, and preventive measures
- Practical strategies and best practices to fortify defenses against various types of fraud

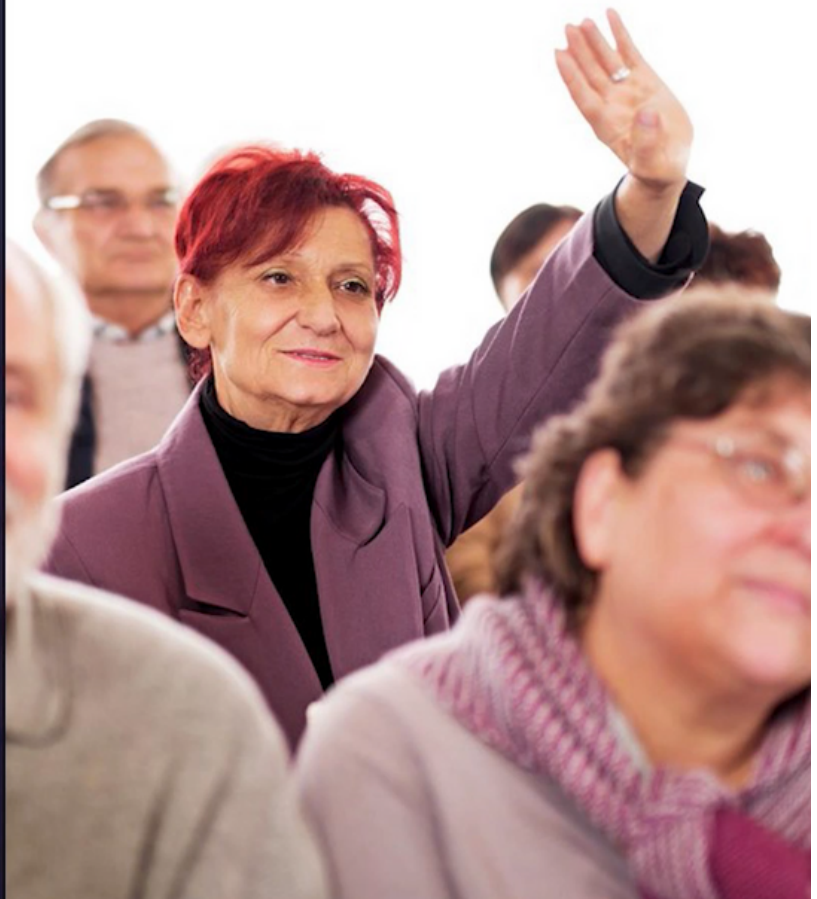
### Resources and Best Practices:

- Secure online practices, password management, social media awareness, and safe browsing habits
- Tips for protecting personal and financial information
- Links to government agencies specializing in fraud prevention, consumer protection organizations, identity theft protection services, and educational materials

# GET INVOLVED, GET SAFE

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The unfortunate truth is that many cases of fraud go unreported due to feelings of embarrassment. We want to emphasize that you are not alone, and your well-being important to your church family! Together, we navigate difficulties and find solace and strength in the support of one another. Whether you need guidance, advice, or simply someone to talk to, please turn to your Church. Your needs matter to us, and we are committed to being a trusted resource for you.



CLICK THE IMAGE ABOVE FOR THE DEPARTMENT OF JUSTICE ELDER JUSTICE INITIATIVE TRAINING PRESENTED BY WUMC BUSINESS MANAGER GREG WHITESIDE. YOU CAN ALSO FIND IT HERE: [HTTPS://VIMEO.COM/WILLIAMSBURGUMC/FRAUDPREVENTION?SHARE=COPY](https://vimeo.com/williamsburgumc/fraudprevention?share=copy)

# ONLINE SECURITY GUIDES

## PROTECTING YOUR DIGITAL LIFE

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In today's digital age, it is essential to prioritize your online security to safeguard your personal information, privacy, and digital assets. The Guides shared below are designed to equip you with the knowledge and tools necessary to protect yourself while online.

### APPLE PRIVACY SETTINGS

[HTTPS://TINYURL.CO  
M/YWBB78U2](https://tinyurl.com/YWBB78U2)

### ANDROID PRIVACY SETTINGS

[HTTPS://TINYURL.CO  
M/2JN32EFB](https://tinyurl.com/2JN32EFB)



### FACEBOOK PRIVACY SETTINGS

[HTTPS://TINYURL.CO  
M/4NE9XJ3Z](https://tinyurl.com/4NE9XJ3Z)

### VENMO PRIVACY SETTINGS

[HTTPS://TINYURL.CO  
M/5CVRC9WY](https://tinyurl.com/5CVRC9WY)

### TIKTOK PRIVACY SETTINGS

[HTTPS://TINYURL.CO  
M/4BEVT97N](https://tinyurl.com/4BEVT97N)

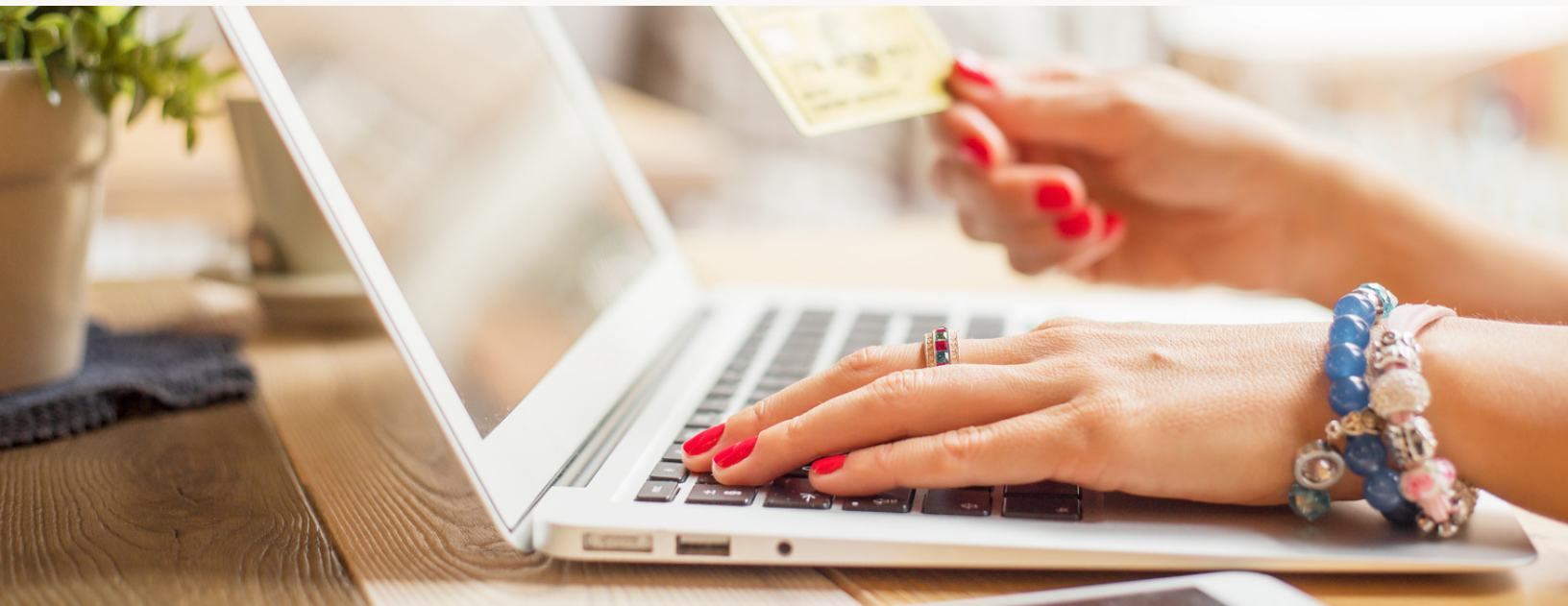
### CELL CARRIER PRIVACY SETTINGS

[HTTPS://TINYURL.CO  
M/MRXDM68H](https://tinyurl.com/M/MRXDM68H)

### GOOGLE PRIVACY SETTINGS

[HTTPS://TINYURL.CO  
M/38W7AWDY](https://tinyurl.com/M/38W7AWDY)

# keeping Yourself safe Online



## CLICK THE LINKS TO LEARN MORE!

SAFE BROWSING - WHAT IS  
INCOGNITO MODE?

[HTTPS://TINYURL.COM/2P8  
VK47Z](https://tinyurl.com/2P8VK47Z)

HOW TO SPOT FAKE  
REVIEWS BEFORE YOU

BUY  
[HTTPS://TINYURL.COM/PH7  
UD4HX](https://tinyurl.com/PH7UD4HX)

14 SCAMS TO WATCH OUT  
FOR IN 2023

[HTTPS://TINYURL.COM/3HU  
289RF](https://tinyurl.com/3HU289RF)

LOGGING INTO WEBSITES  
WITH FACEBOOK OR

GOOGLE  
[HTTPS://TINYURL.COM/YT6  
MPYY9](https://tinyurl.com/YT6MPYY9)

do I  
need a

# RFID Wallet

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Do you have one of the new "tap to pay" credit cards? Most cards are now equipped with RFID chips, making paying for purchases hassle free. But there's a downside to that convenience.

*"Radio frequency identification, or RFID, is a form of technology that encodes data on a chip and is frequently found in passports and credit cards.*

*It uses radio waves to send and receive signals, making it possible for vendors to access your data quickly or for you to make purchases without having to swipe your card.*

*While it's convenient, it can be exploited by criminals who want to steal your personal information. Investing in an RFID wallet, which has protective linings to block radio waves, is a great way to ensure your cards are safe..."*  
~Travel and Leisure



Check out [this article from Travel and Leisure](#) that shows a list of RFID wallets in several different styles and price ranges!

<https://tinyurl.com/bdechyfv>

You can also find RFID wallets on [Amazon!](#)

<https://tinyurl.com/2w2z4tr7>

## *Fraud Prevention*

# Resource List

### **GENERAL FRAUD PREVENTION AND REPORTING:**

#### FEDERAL TRADE COMMISSION (FTC)

[HTTPS://WWW.FTC.GOV](https://www.ftc.gov)

THE FTC PROVIDES A WEALTH OF RESOURCES ON FRAUD PREVENTION, IDENTITY THEFT, AND CONSUMER PROTECTION. EXPLORE THEIR GUIDES, ARTICLES, AND VIDEOS TO LEARN HOW TO RECOGNIZE SCAMS, REPORT FRAUD, AND PROTECT YOURSELF AGAINST DECEPTIVE PRACTICES.

#### BETTER BUSINESS BUREAU SCAM TRACKER

[HTTPS://WWW.BBB.ORG/SCAMTRACKER](https://www.bbb.org/scamtracker)

BBB SCAM TRACKER IS A FREE TOOL ANYONE CAN USE TO REPORT SUSPECTED SCAMS. IF YOU FEEL YOU ARE BEING TARGETED, YOU CAN SEARCH THEIR DATABASE TO SEE IF A SIMILAR SCAM HAS BEEN REPORTED.

#### ANNUAL CREDIT REPORT

[HTTPS://WWW.ANNUALCREDITREPORT.COM/INDEX.ACTION](https://www.annualcreditreport.com/index.action)

EQUIFAX, EXPERIAN AND TRANSUNION ARE THE 3 MAIN CREDIT REPORTING AGENCIES. FOLLOW THE LINK ABOVE TO REQUEST A FREE REPORT FROM ALL 3. YOU CAN DO THIS ONCE A YEAR FOR FREE.

#### FRAUD.ORG

[HTTPS://WWW.FRAUD.ORG/](https://www.fraud.org/)

FRAUD.ORG IS A PROJECT OF THE NATIONAL CONSUMERS LEAGUE (NCL) AND FOCUSES ON CONSUMER FRAUD AWARENESS AND PREVENTION. IT OFFERS EDUCATIONAL MATERIALS, TIPS, AND A REPORTING PLATFORM WHERE CONSUMERS CAN SUBMIT COMPLAINTS ABOUT FRAUD INCIDENTS.



## **IDENTITY THEFT:**

**IDENTITYTHEFT.GOV**

**HTTPS://WWW.IDENTITYTHEFT.GOV/**

IDENTITYTHEFT.GOV IS A COMPREHENSIVE RESOURCE PROVIDED BY THE FTC TO ASSIST INDIVIDUALS WHO HAVE FALLEN VICTIM TO IDENTITY THEFT. THE WEBSITE OFFERS STEP-BY-STEP GUIDANCE ON RECOVERING FROM IDENTITY THEFT, REPORTING INCIDENTS, AND CREATING PERSONAL RECOVERY PLANS.



## **ELDER ABUSE AND PROTECTION:**

**ELDER JUSTICE INITIATIVE**

**HTTPS://WWW.JUSTICE.GOV/ELDERJUSTICE**

THE ELDER JUSTICE INITIATIVE, LED BY THE U.S. DEPARTMENT OF JUSTICE, FOCUSES ON PREVENTING AND ADDRESSING ELDER ABUSE, NEGLECT, AND FINANCIAL EXPLOITATION. THE WEBSITE PROVIDES RESOURCES, RESEARCH, AND SUPPORT FOR PROFESSIONALS, CAREGIVERS, AND OLDER ADULTS.



**NATIONAL ADULT PROTECTIVE SERVICES ASSOCIATION**

**HTTPS://WWW.NAPSA-NOW.ORG/RESOURCES/**

A FORUM FOR SHARING INFORMATION, SOLVING PROBLEMS, AND IMPROVING THE QUALITY OF SERVICES FOR VICTIMS OF ELDER AND VULNERABLE ADULT MISTREATMENT.





**AARP: NATIONAL ADULT PROTECTIVE SERVICES ASSOCIATION**  
**[HTTPS://WWW.NAPSA-NOW.ORG/RESOURCES/](https://www.napsa-now.org/resources/)**

AARP IS A NONPROFIT ORGANIZATION DEDICATED TO SUPPORTING AND ADVOCATING FOR OLDER ADULTS. THEIR WEBSITE OFFERS A WEALTH OF INFORMATION ON TOPICS SUCH AS RETIREMENT, HEALTH, FRAUD PREVENTION, AND RESOURCES FOR AGING WELL.

**MAIL FRAUD AND POSTAL CRIMES**

**UNITED STATES POSTAL INSPECTION SERVICE**  
**[HTTPS://WWW.USPIS.GOV/](https://www.uspis.gov/)**

THE UNITED STATES POSTAL INSPECTION SERVICE IS THE LAW ENFORCEMENT AND SECURITY ARM OF THE U.S. POSTAL SERVICE. THEIR WEBSITE PROVIDES INFORMATION ON MAIL FRAUD, SCAMS, AND REPORTING POSTAL-RELATED CRIMES.

If you or someone you know has experienced fraud abuse, we encourage you to reach out to us. We are here to listen, support, and provide you with the necessary resources. Remember, you are not alone, and there is hope for healing and restoration. Your well-being and recovery are our top priorities, and we are committed to walking this journey with you. If you feel you have been victimized, we encourage you to speak to one of our pastors (757-229-1771).