

Meet the retirement of your dreams

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Protecting Yourself from Fraud and Scams

ConsumerMan Herb Weisbaum





ConsumerMan

Herb Weisbaum

ATTACK VECTORS



- * Online
- * Text Messages
- * Email
- * Social Media
- * Telephone

Social Media



25% of all fraud losses reported to the FTC in 2021 – **\$770 million** – resulted from scams that started on social media with an ad, post, or message.

Source: Federal Trade Commission

Social Media



More than **95,000** people said they lost money in a scam involving social media – double the number from 2020.

Source: Federal Trade Commission

Social Media



“Social media was far more profitable to scammers in 2021 than any other method of reaching people.”

Source: Federal Trade Commission

Social Media



Investment Scams

- **54%** who reported losses to investment scams in 2021 said the scam started on social media.

Source: Federal Trade Commission

Social Media



Romance Scams

- 2nd most costly
- **More 1/3** of the victims said it began on Facebook or Instagram.

Source: Federal Trade Commission


Social Media



Source: Better Business Bureau

Social Media



With the minimum investment of,
\$300 to get back \$6,700
\$400 to get back \$8,500
\$500 to get back \$10,000
I guarantee you  making that amazing profit daily,

Source: Better Business Bureau

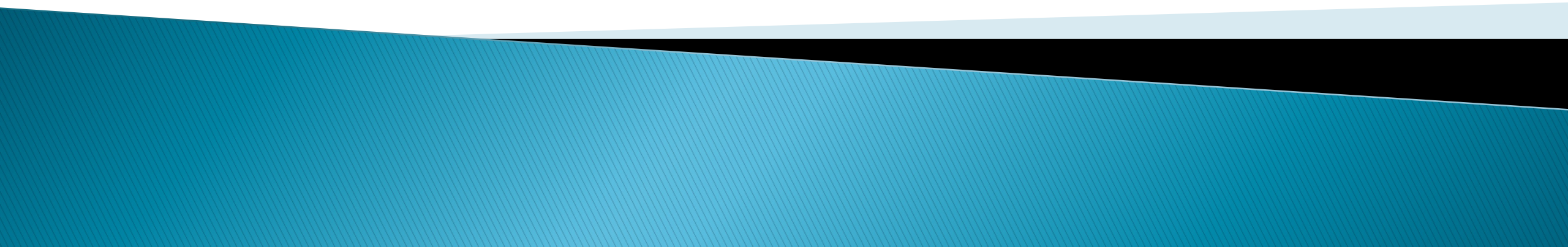


Most fraud still takes place on the phone.

- It usually starts with a robocall designed to scare you into responding without thinking about it.



IDENTITY THEFT





Phishing scams are the biggest online threat.

【첨부 1. 협조공문】 2021년 법정 의무교육 관련 추가 개정 법령 및 시행안 안내문

문서번호: 제 12-48호

발행일자: 2021-01-29

수 신: 교육담당자

참 조: 인사담당자

제목: 2021년 법정 의무교육 개정안 안내 및 필수 교육진행안내문

귀사의 무궁한 발전을 기원합니다. 화사를 운영하시거나, 근로자로 일하시는 경우 교육별 의무적으로 이수하셔야 하는 법정 의무교육이 있습니다. 아래내용 확인 하시고 2021년도 추가 개정된 법령에 따라 해당 법정 의무교육 필수적으로 이행하시기 바랍니다.

1. 성희롱, 성폭력 및 디지털성범죄예방교육 추가 개정 시행

- ▷ 「전기통신사업법」 및 「정보통신망법」 개정안 시행(12.10)
- ▷ 1인 이상 전사업장 불법촬영물 관련 매년 2시간 이상 교육 이수 필수
- ▷ 미이행시 매출액 3% 과징금 부과

2. 장애인 인식개선교육 진행 자격

- ▷ 장애인고용촉진 및 직업재활법 제5조의 2 제3항
- ▷ 진행자격기준: 2021.01.01 부터 한국장애인고용공단교육과정수료 한 자 외 교육 미인정(자체교육불가)

3. 산업안전교육

- ▷ 산업안전법 제72조 제4항 제3호에 관련 법률
- ▷ 해당 업종 별 각 분기당 현장직, 사무직 분류 매년 4회 진행(1분기당 사무직 3시간, 현장직 6시간 및 작업변경 및 신입사원채용시교육)
- ▷ 중대재해기업처벌법 법안통과로 인해 산업안전법 이상 처벌 강화

4. 긴급복지지원신고의무자 및 아동학대신고의무자교육

- ▷ 의료기관종사자, 유아교육, 조종교 교원, 사회복지시설종사자, 공무원 등 필수 진행
- ▷ 진행 사항 각 해당 행정부처 매년 신고 필수 대상

5. 감염예방교육

- ▷ 보건복지부령 감염예방법 제40조에 의거 의사, 치과의사 또는 한의사 및 보건종사자 신고의무자교육 진행 필수
- ▷ 감염병환자등 또는 감염병으로 의심되는 사람 발견하면 보건소장에게 알려야 하는 의무부여



Identity Verification Required

Dear Chase member

We recently detected an unusual activity on your J.P Morgan Chase online banking account. Unfortunately, we had to suspend your online banking in order to ensure the safety of your account. This suspension is temporary. We will need some additional information to verify your identity.

Please visit chase.com/servicing or visit the verification form to complete your identity verification and regain online access.

[Verify Identity](#)

Sincerely,
Chase Banking

You are receiving this email because your email is enrolled in online banking email alerts.
This email is sent from an unfiltered mailbox. Please do not reply to this email.

"Chase Private Client" is the brand name for a banking and investment product and service offering.

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Member FDIC  Equal Housing Lender

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Member FDIC  Equal Housing Lender

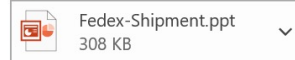
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Fedex Shipment Notice - Friday, December 4, 2020



Fedex Express <support@webmailupdatescoming-webapp.live>
To herb@consumerman.com

 If there are problems with how this message is displayed, click here to view it in a web browser.



FedEx

Hello herb@consumerman.com,

Please find the shipping documents for your current port in the attachment.
Shipping customers suggest that we contact you herb@consumerman.com for information about the upcoming shipment.

The estimated arrival time of the Parcel is also included in the attachment.

Thank you for choosing FedEx Freight.
Do not reply to this message as any reply sent cannot be received.

Best Regards
FedEx Redstar Express

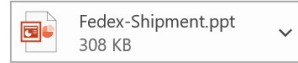


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Webmail

Dear herb

You have Two (2) Messages Pending Delivery On Your e-Mail Portal Since: 28 Oct 2020

This messages can be viewed by the subject of each message or proceed to Mail Update and sign in Now to Release Message on your e-Mail Account below.

Messages Pending Delivery			
Status	Subject	Recipient	Date
Pending:	Proforma Invoice / Contract	To: herb@consumerman.com	28-10-2020
Pending:	RE: Outstanding Payment	To: herb@consumerman.com	

[SIGN IN NOW TO RELEASE MESSAGE](#)

Sincerely,
Web Admin (C) 2020 Secured Service

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SIGN IN NOW TO RELEASE MESSAGE

Sincerely,
Web Admin (C) 2020 Secured Service

IDENTITY FRAUD



Your sensitive personal information **has already been stolen** and is being sold on the Dark Web.

IDENTITY FRAUD



- Take-over accounts
- Steal gov't benefits
- Commit crimes
- Open new accounts



CREDIT FREEZE

Equifax * Experian * TransUnion

CREDIT FREEZE

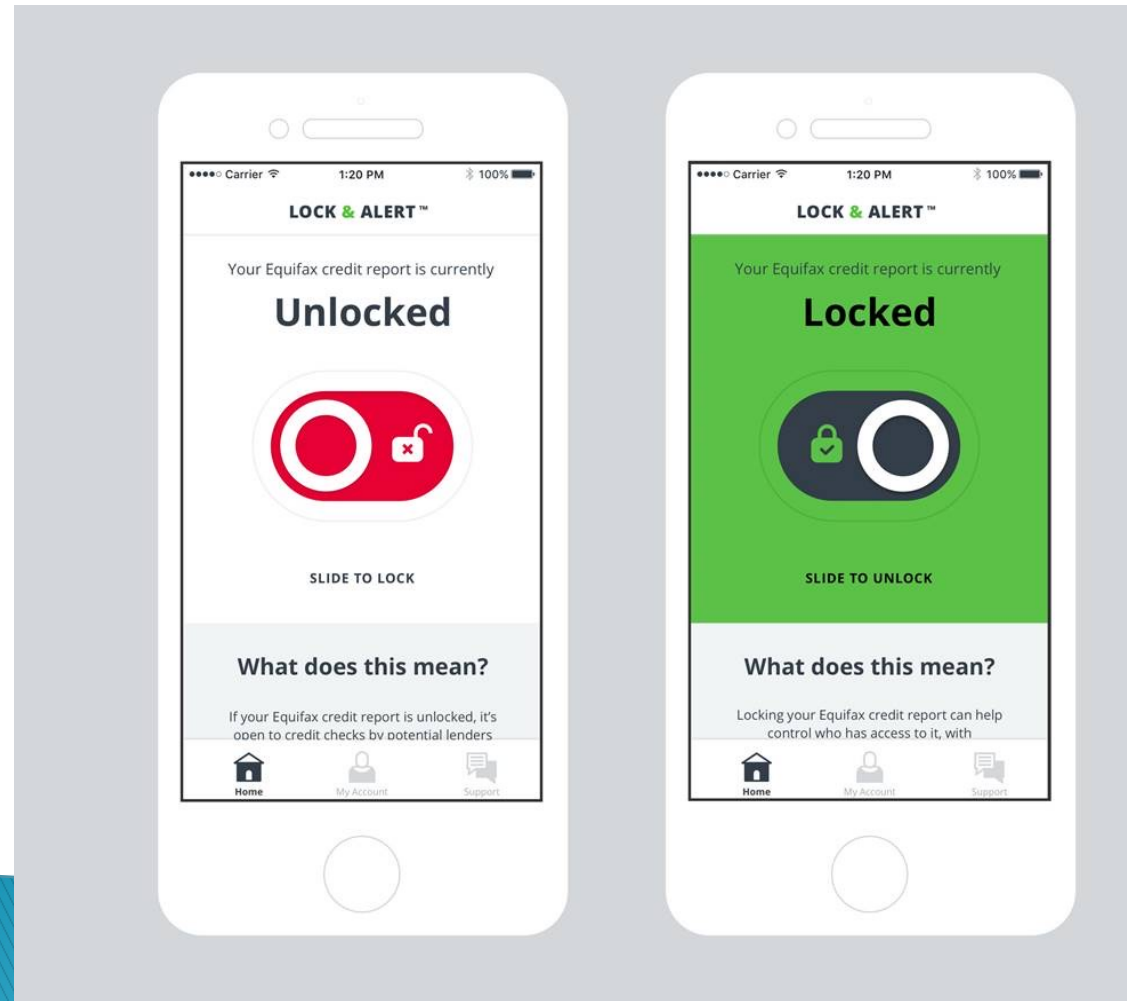
- ❖ Blocks access to your credit file at that credit bureau without the required PIN
- ❖ FREE
- ❖ You can temporarily “thaw” to apply for credit
- ❖ Does not hurt your credit score
- ❖ Does not impact current creditors

Equifax *

Experian *

TransUnion

CREDIT LOCK



NOT FEDERALLY REGULATED = MARKETING


CHILD IDENTITY THEFT



1.25million
children had their
identity stolen
last year.


Source: Javelin Strategy & Research



SET SECURITY ALERTS


Security Alerts 	
Send Alert To	Notify Me When
<input type="checkbox"/> PrimaryEmail	My balance is below (\$ USD) <input type="text"/> for this account
<input checked="" type="checkbox"/> Text Instant Action Alert	(Your available balance will be included in the Alert message.)
<input type="checkbox"/> PrimaryEmail	My account is overdrawn
<input checked="" type="checkbox"/> Text Instant Action Alert	(Your available balance will be included in the Alert message.)
<input type="checkbox"/> PrimaryEmail	An outgoing wire transfer exceeds (\$ USD) <input type="text"/>
<input type="checkbox"/> Text	
<input type="checkbox"/> PrimaryEmail	An incoming wire transfer exceeds (\$ USD) <input type="text"/>
<input type="checkbox"/> Text	
<input type="checkbox"/> PrimaryEmail	A payment exceeds (\$ USD) <input type="text"/>
<input type="checkbox"/> Text	(Note: This alert does not apply for Chase student loan or commercial loan payments, automatic payments Chase credit cards or loans, or Chase loan payments that weren't made using online or mobile banking.)
<input type="checkbox"/> PrimaryEmail	A debit card transaction exceeds (\$ USD) <input type="text"/>
<input type="checkbox"/> Text	
<input type="checkbox"/> PrimaryEmail	An ATM withdrawal exceeds (\$ USD) <input type="text"/>
<input type="checkbox"/> Text	
<input type="checkbox"/> PrimaryEmail	An external transfer exceeds (\$ USD) <input type="text"/>
<input type="checkbox"/> Text	
<input type="checkbox"/> PrimaryEmail	A direct deposit greater than (\$ USD) <input type="text"/> has posted to this account
<input type="checkbox"/> Text	
<input type="checkbox"/> PrimaryEmail	An online deposit has been submitted to this account
<input type="checkbox"/> Text	


Use Password Manager


New Password


..... 


Generate password  Copy 

d4dx1q!Rb*li 



Length 12 

Easy to say 

Easy to read 

Uppercase

Lowercase

Numbers

!%@#

Close

Use Multi-Factor Authentication (MFA)



Password + Proof = Access

Use Multi-Factor Authentication (MFA)



The worst password with MFA is **better** than the best password without MFA.

CREDIT MONITORING

Only looks for signs of fraudulent activity

- ❖ Monthly fee
- ❖ Cannot stop ID Theft
- ❖ Cannot remove personal info from “dark web”
- ❖ Does not monitor everything
- ❖ Million-dollar payment guarantee ????



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BE PROACTIVE

- GET YOUR CREDIT REPORTS
 - AnnualCreditReport.com

BE PROACTIVE

- GET YOUR CREDIT REPORTS
 - AnnualCreditReport.com
- CHECK FINANCIAL ACCOUNTS

BE PROACTIVE

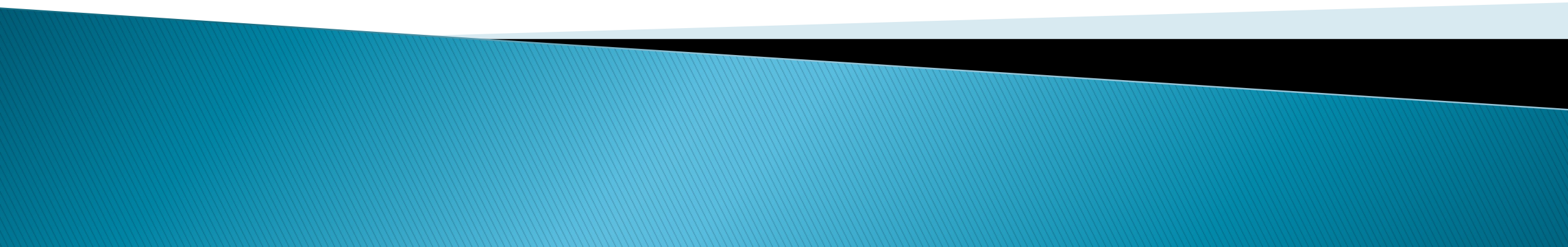
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- CHECK FINANCIAL ACCOUNTS
- CHECK MEDICAL BILLING STATEMENTS

BE PROACTIVE

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 - AnnualCreditReport.com
- CHECK FINANCIAL ACCOUNTS
- CHECK MEDICAL BILLING STATEMENTS
- MONITOR CREDIT SCORES



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LIVING IN A DIGITAL WORLD

- Be skeptical – question everything

LIVING IN A DIGITAL WORLD

- Be skeptical – question everything
- Looks can be deceiving

LIVING IN A DIGITAL WORLD

- Be skeptical – question everything
- Looks can be deceiving
- There is no “undo” button



ConsumerMan
Looking out for you for more than 40 years



Herb Weisbaum

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HOW TO SELL GIFT CARDS FOR CASH SAFELY ONLINE – You won't get full value, but for some popular cards like iTunes, Target and Walmart, you can get up to 92 percent of what it's worth.



MOST AMERICANS CAN FILE THEIR TAX RETURNS FOR FREE. DO YOU QUALIFY? – Anyone with an adjusted gross income of \$69,000 or less will qualify for at least one of the IRS Free File software packages available this year. You may also be able to have your state income tax return prepared and filed for free.



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