

Fraud Prevention Checklist:**Passwords**

- Use strong, long, unique passwords for each account.
- Avoid personal details (birthdays, names) in passwords.
- Update passwords regularly.

Multi-Factor Authentication

- Enable MFA on all important accounts.
- Use an authenticator app or hardware token for added security.

Check Writing & Money Movement

- Check fraud is rampant – be sure to keep track of your checkbook, destroy mobile deposited checks, and be careful of checks in the mail.
- Use electronic payments/ACH directly from your bank account when possible.
- Use a credit card when possible instead of a check.

Phishing Awareness

- Verify email senders before clicking links.
- Avoid downloading attachments from unknown sources.
- Check URLs for misspellings or suspicious domains.
- Clean Yield will NEVER ask you directly for account numbers, money, gift cards, etc. If you receive an email from us or your bank, custodian, software provider asking you for this information or to click on a link and input these items, BE SUSPICIOUS and notify us immediately!

Account Monitoring

- Review account statements and transaction history often.
- Set up alerts for unusual activity.
- Keep a “trusted contact” form on file with Clean Yield and/or custodian. This allows us to check in with a third party if we are concerned about a fraud or scam.

Device Security

- Keep antivirus software updated.
- Install OS and app updates promptly.
- Avoid public Wi-Fi for sensitive transactions (or use a VPN).

Recovery Options

- Update security questions and recovery email/phone.
- Use answers that are hard to guess.

Personal Information

- Limit sharing personal details on social media.
- Be cautious about oversharing online.

More Information & Examples of Fraud in the News

- Online Scam Examples & Tips: https://www.nytimes.com/2024/08/10/business/online-scams-advice.html?unlocked_article_code=1.rk8.xB4W.1DacOSVHSw8a&smid=url-share (gifted link)
- Holiday Shopping Fraud and AI: https://www.wsj.com/tech/ai/scammers-ai-credit-card-fraud-fbd6f81d?st=xbPvzD&reflink=desktopwebshare_permalink (gifted link)
- Michelle Singletary's "Scammed" Series: <https://wapo.st/46IfOQA> (gifted link)

What to do if you are a victim of fraud or are concerned for family/friend:

- Internet Crime Report Center (IC3): <https://www.ic3.gov/>
- FBI Report Fraud: <https://www.fbi.gov/how-we-can-help-you/scams-and-safety>
- FTC Report Fraud: <https://consumer.ftc.gov/articles/what-do-if-you-were-scammed>
- AARP Fraud Hotline: <https://www.aarp.org/money/scams-fraud/helpline/>
- National Elder Fraud Hotline: <https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>

Just for Fun:

- Thelma (movie about elder fraud... actions taken not endorsed by Clean Yield!): <https://www.youtube.com/watch?v=RFAFsDEM0j4>