

# Protect Yourself From Fraud

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**PROTECTING CONSUMERS**  
FOSTERING TRUST & INNOVATION  
[www.DFPI.ca.gov](http://www.DFPI.ca.gov)

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  - Visit: [www.DFPI.ca.gov](http://www.DFPI.ca.gov)
  - Email: [Outreach@dfpi.ca.gov](mailto:Outreach@dfpi.ca.gov)





# STOP, LOOK & THINK

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Before you Click or Tap

# About the DFPI

California's licensing and regulatory agency of state-financial institutions, products, and professionals.

- › CA Banks & Credit Unions
- › "Pay-as-you-go" financing
- › Money Transmitters
- › Deferred Deposit Transaction Originators (commonly known as payday loans)
- › Investment Advisers, Securities Brokers and Dealers
- › California Residential Mortgage Lenders
- › Credit repair agencies and consumer credit reporting companies
- › Debt Collectors
- › PACE Administrators And More.....

**DEPARTMENT  
OF  
FINANCIAL  
PROTECTION &  
INNOVATION**

[www.dfpi.ca.gov](http://www.dfpi.ca.gov)  
866-275-2677

# DFPI Promotes Consumer Awareness

- ❖ DFPI provides FREE presentations on various topics.
- ❖ Educational publications available for distribution.
- ❖ If you would like to get copies of our publications, email [Outreach@dfpi.ca.gov](mailto:Outreach@dfpi.ca.gov)





## ***Methods of Contact:***

**Vishing** - Telephone (home/cell)

**Phishing** - Computer/Emails

**Smishing** - Text Messages

- Click here
- Callback number



**DO NOT RESPOND to any of these attempts to contact you!**

# Examples: CALLS / EMAILS/ TEXT (Vishing, Phishing & Smishing)



From: Bank of America <crvdqi@comcast.net>  
Subject: Notification Irregular Activity  
Date: September 23, 2014 3:44:42 PM PDT  
To: Undisclosed recipients: ;  
Reply-To: crvdqi@comcast.net

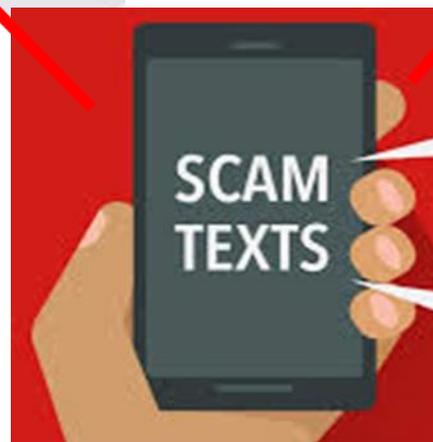
(201) 429-3304

Text Message  
Today 1:43 PM

Notice-269078 from:Chase-Bank. Code: Your Card is temporary locked. Please call us now at [201-429-3304](tel:201-429-3304) to unlock.

Free Msg-Suncoast Credit Union Alert-Did You Attempt A Zelle Payment For The Amount of \$5000.00? Reply YES or NO Or 1 To Decline Fraud Alerts

NO



### Online Banking Alert

Would be capitalized

Dear member:

We detected unusual activity on your Bank of America debit card on **09/22/2014**. For your protection, please verify this activity so you can continue making debit card transactions without interruption.

Please sign in to your account at <https://www.bankofamerica.com>

to review and verify your account activity, After verifying your debit card <http://bit.do/ghsdfhgds> transactions we will take the necessary steps to protect your account from fraud.

If you do not contact us, certain limitations may be placed on your debit card.

Grammatical Error

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# HELLO..WHO'S CALLING?

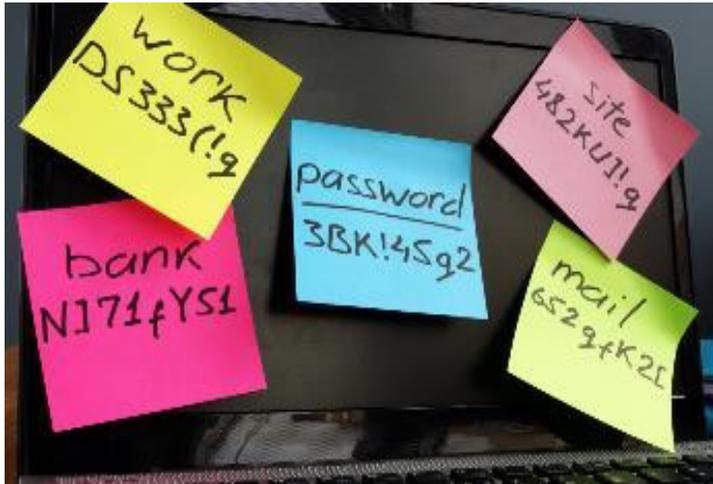


## Trending Frauds & Scams

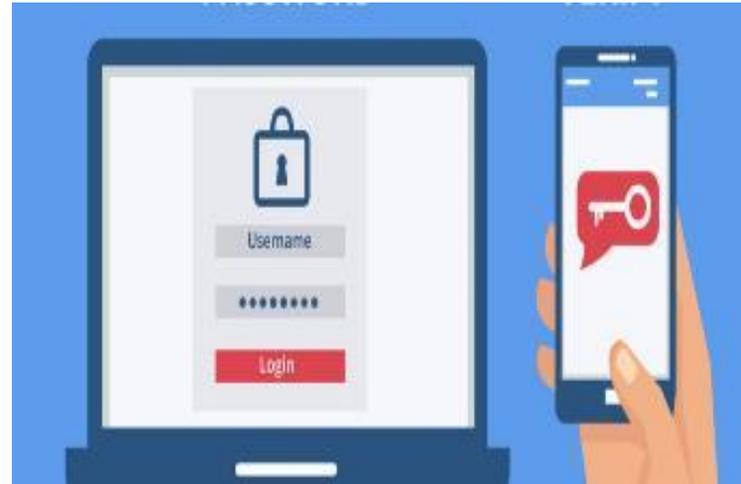
- Government & Business Imposters:
  - IRS / Social Security
  - Utility Company
  - Financial Institutions
- Credit/Debit Card Purchases
- Debt Collectors
- Tech Support Scams
- Romance Scams
- Grandparent/relative scam
  - A.I Voice Cloning

**DO NOT RESPOND to any of these attempts to contact you!**

# CYBER SAFETY



Passwords



2-Step Verification/MFA



Social Media

# What Can You Do?

- **Never give personal information unless YOU initiated the contact**
  - Don't return phone calls left on voice message
  - Unknown calls/numbers – Don't answer or Hang up!
- GOVERNMENT AGENCIES DO NOT CALL
- Don't click on links sent via text/email
- Bypass using your PIN with a Debit card (skimmers)
- Use Anti-Fraud Pen for Check Writers
- Monitor & Freeze Your Credit
- Do NOT send money via gift card, wire transfer, cryptocurrency
- Verify there is an issue.. **GO TO THE SOURCE YOURSELF**



# SUBMIT A COMPLAINT with the DFPI

- If a licensee is breaking the law, please submit a complaint!
- Hearing from consumers is one keyway for the Department to learn about wrongdoing by financial service providers.
- If we do not license the company or people you are complaining about, the Department will forward your complaint to the appropriate agency.

<https://dfpi.ca.gov/submit-a-complaint/>

# REPORT SCAM ROBOCALLS & EMAILS

- Forward scam emails to the global **Anti-Phishing Working Group**:  
[reportphishing@apwg.org](mailto:reportphishing@apwg.org)
- Report fraud and spam attempts to the **FTC**:  
<https://reportfraud.ftc.gov>
- Stop unwanted robocalls and texts, see the **FCC's** website:  
<https://www.fcc.gov/consumers/guides/stop-unwanted-robocalls-and-texts>

## Contact the DFPI

- Learn About Us: <https://DFPI.ca.gov>
- Call Us: (866) 275-2677
- Email Us: [Ask.DFPI@dfpi.ca.gov](mailto:Ask.DFPI@dfpi.ca.gov)
- Subscribe to the DFPI Consumer Connection  
<https://dfpi.ca.gov/subscribe/>
- Please fill out our survey! <https://tinyurl.com/dfpisurvey4>

THANK YOU



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