

Dear valued customer,

Now more than ever, criminals utilize phone calls in their ever-evolving strategies to take advantage of unsuspecting individuals. It's important to arm yourself with the information needed to identify and protect yourself from phone scams.

Continue reading for tips on how to avoid common phone scams, such as caller ID falsification, family or friend emergency scams, computer-related scams, and IRS impersonators.

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## Caller ID Falsification

Caller ID, while a helpful tool, should not be solely relied upon to identify incoming calls. Scammers can modify their caller ID to appear as any number they wish (real or non-existent), including phone numbers from individuals, companies, and even the government.

## Family or Friend Emergency Scams

Scammers may call you pretending to be a family member or friend who is in a bad situation. They may present an urgent, distressing story involving things like an accident, travel issues, or even jail. They may request that you send money right away via a fast, untraceable method (like gift cards or wire transfer) - their goal is to get your money before you realize you have been scammed.

In these situations, it's important to think calmly and with a level head. Ask the caller questions that only the person they report to be would know, and attempt to call them back on a known-good phone number. If you aren't able to verify their identity, do not hesitate to reach out to others to validate their story.

## Computer-Related Scams

You may receive phone calls claiming to be tech support from reputable companies (such as Microsoft or Apple) stating that you have a virus, or other computer-related issues. These callers often request information about or remote access to your computer under the guise of diagnosing or repairing

the reported issue. Legitimate companies will typically never call you to report issues with your computer. Regardless of how convincing the caller sounds, if you receive this type of call, do not provide any information or access to your computer, and hang up.

Likewise, be wary of any emails or pop-up alerts with similar claims. Do not click on any links displayed, and before placing an outbound call to a phone number found in one of these notifications, perform a search on Google to verify its authenticity. Do not dial the number if the results are suspicious.

Never navigate to or enter information on websites these individuals direct you to visit. Doing so could result in loss of control of your computer, the installation of a virus, or your information being stolen.

## IRS Impersonators

Callers identifying themselves as representatives from the IRS may claim that you need to make an urgent payment. Oftentimes these demands include threats of arrest and jail time, or other severe penalties if you do not comply. These calls may appear to come from legitimate phone numbers, and the caller may appear to know some basic personal information about you (like your name and address).

It is important to be aware that even if you do owe money, the IRS will typically send you a bill prior to calling you. They won't demand payment via any specific method (like gift cards or wire transfer), and they won't ask for credit or debit card numbers over the phone. They will always give you the opportunity to appeal the amount of money you owe, and they won't threaten to involve law enforcement. You can contact the IRS regarding taxes owed by calling 800-829-1040.

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Stay connected AND safe!

Blessings,

Rick Cunha

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