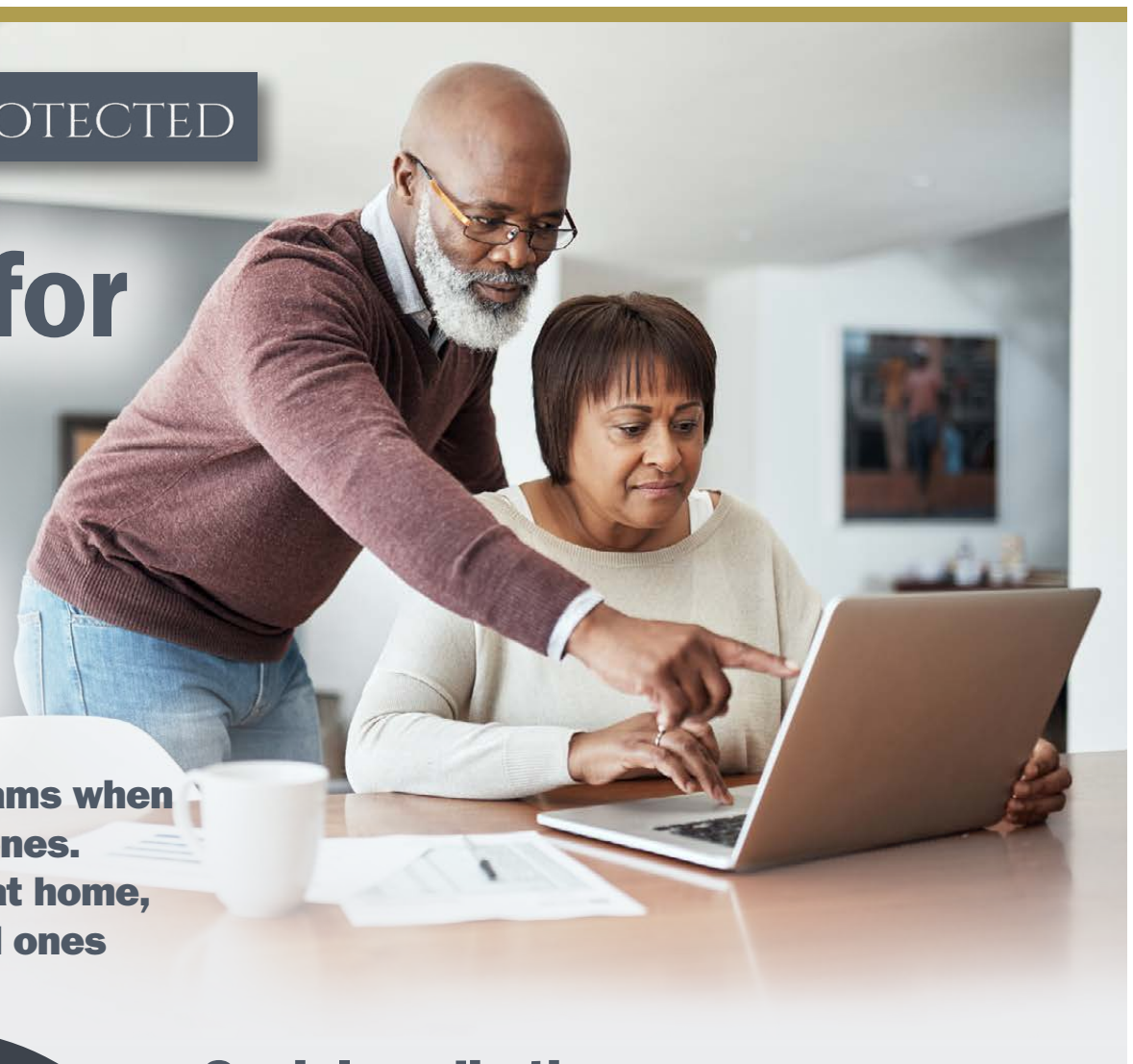
PROTECTING ★ THE ★ UNPROTECTED

CyberSmarts for OLDER ADULTS



Many older adults are vulnerable to scams when using computers, tablets and smartphones. Whether using technology in public or at home, you can help protect yourself and loved ones from fraud or financial exploitation.

Internet tips

- Install and use a pop-up blocker. Pop-up blockers are often available free, including within some internet browsers.
- Use a secure website whenever you purchase items online. Secure web addresses begin with "https" rather than "http."
- When conducting internet searches, remember that the top search results may not always be from legitimate companies or agencies.
- To reduce security and privacy risks, log out of websites when you're finished.

TRY-IT TIP!
When searching the internet, try scrolling past websites that may populate first but be labeled as "Ads" or "Sponsored."

Wireless/Wi-Fi tips

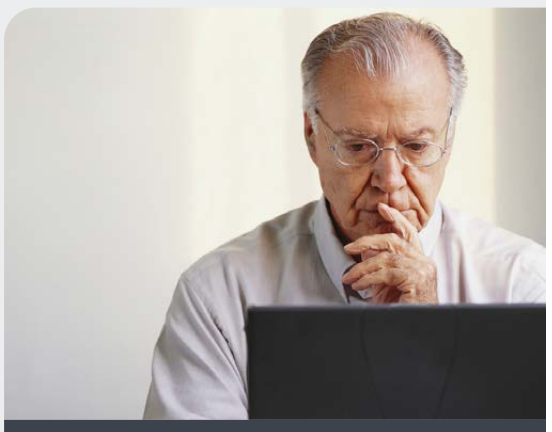
- Verify the specific network name with the network owner before connecting to Wi-Fi.
- Never disclose personal information – passwords and credit card numbers included – when using a public Wi-Fi connection.
- Assume that everyone can see what you're doing when you use a public network.
- Do not set your devices to automatically connect to any public Wi-Fi networks.

Email tips

- Never respond to unexpected requests for your personal information, even if the sender appears to have some details about you or your account. Scammers may pretend to be your bank, your credit card company or a government agency and may ask you to confirm your account by submitting your account number, password and/or Social Security number.
- Do not click on links, open attachments or download anything from a suspicious message, even when they appear to be from a friend or trusted source.

Social-media tips

- When on social media, change privacy settings to meet your needs. Understand that when you leave your account "public," anyone can see information about you, including your pictures and names of your family members and friends.
- Watch out for scammers who may impersonate your social-media friends or who may tell you that they need money or unexpectedly have money to give to you.
- Imagine this: Imagine a scammer finds your social-media page. Could he or she pretend to know more about you to make a scam seem real? For instance, could the scammer pretend to know your grandchild's name is "Timmy"? Would that make a call from a scammer claiming to be "Timmy" seem more real?



TRY-IT TIP!
Scammers often disguise the name displayed to you in an email. To verify the actual email address, try hovering your cursor over the sender's name display.

Computer maintenance tips

- Install and maintain an anti-virus and anti-spyware program. Set the program to update automatically or check regularly for updates because new viruses are launched all the time. Do not buy protection software and services based on telephone calls, pop-up advertisements, unexpected virus warnings or email messages claiming that your device has a virus. They are probably scams.
- Visit **www.staysafeonline.org** for a list of free security products that scan for and detect malware.

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For more information or assistance, visit **www.OhioAttorneyGeneral.gov** or call **800-282-0515.**

Warning signs of fraud or financial exploitation

- Requests to send money via wire transfer, gift card or prepaid money card.
- Pressure to act immediately.
- Guarantees to make money quickly.
- Requests to keep conversations or relationships a secret.
- Anti-virus scan results indicate the presence of malware or other threats on your device.
- Unexplained withdrawals from your bank account, charges to your credit card or missing cash.
- Calls regarding unpaid bills.

Common risk factors

- Older adults who are socially or physically isolated.
- Older adults who rely on others to handle their finances.
- Older adults who have recently lost a loved one, especially if that person handled the older adult's finances.
- Older adults who suffer from the ailments of aging, a physical or mental impairment, memory issues or other disabilities.

To avoid potential financial fraud or exploitation online

- Be leery of those who contact you unexpectedly, even if they say they are from a trusted organization or the government, and even if the message appears to be legitimate.
- Never give out personal information such as your Social Security number or bank account number to someone over the internet unless it's a transaction you've initiated.
- Never allow remote access to your computer from an outside source.
- Use a complex, unique password or passphrase for each of your online accounts.
- Limit the amount and type of information you post on social media.
- Read websites and emails carefully – if there are grammar mistakes, it's often the red flag of a scam.
- Always remember: If it sounds too good to be true, it probably is!

Q: What is malware?

A. Malware is malicious software designed to infect your device and spread to other devices. Some malware will show you pop-up advertisements, spy for personal information on your device or even lock your computer.

To report fraud or financial exploitation

- Contact your local police department.
- Contact your local Adult Protective Services office.
- Contact the Ohio Attorney General's Office.

Ohio services and resources

- **Ohio Attorney General's Office:** To learn more about the Elder Justice Unit, to request a cybersecurity presentation or to file a complaint, call **1-800-282-0515** or visit www.OhioAttorneyGeneral.gov.
- **Adult Protective Services:** For services that help vulnerable adults ages 60 and older who are in danger of harm, are unable to protect themselves and may have no one to help them, call **1-855-OHIO-APS** (**1-855-6446-277**) or visit http://jfs.ohio.gov/county/County_Directory.pdf.
- **The Ohio Department of Aging:** To learn more about the Long-Term Care Ombudsman Program and/or advocate for older adults receiving home care, assisted living care and nursing home care, call **1-800-282-1206** or visit www.aging.ohio.gov.
- **ProSeniors:** For free legal assistance for adults ages 60 and older, call **1-800-488-6070** or visit www.proseniors.org.

Cyber services and resources

Federal Trade Commission: OnGuardOnline
» www.FTC.gov/OnGuardOnline

Internet Crime Complaint Center
» www.ic3.gov

STOP.THINK.CONNECT.
» www.stopthinkconnect.org