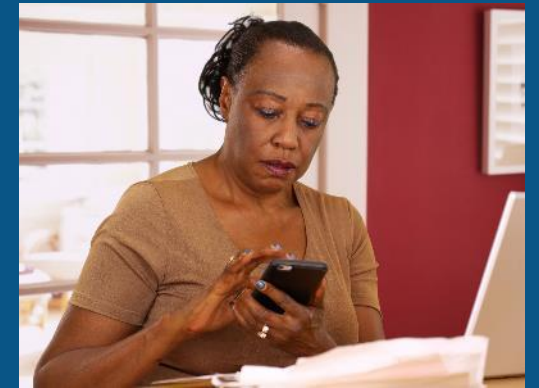




# BRIDGING THE TECHNICAL DIVIDE:

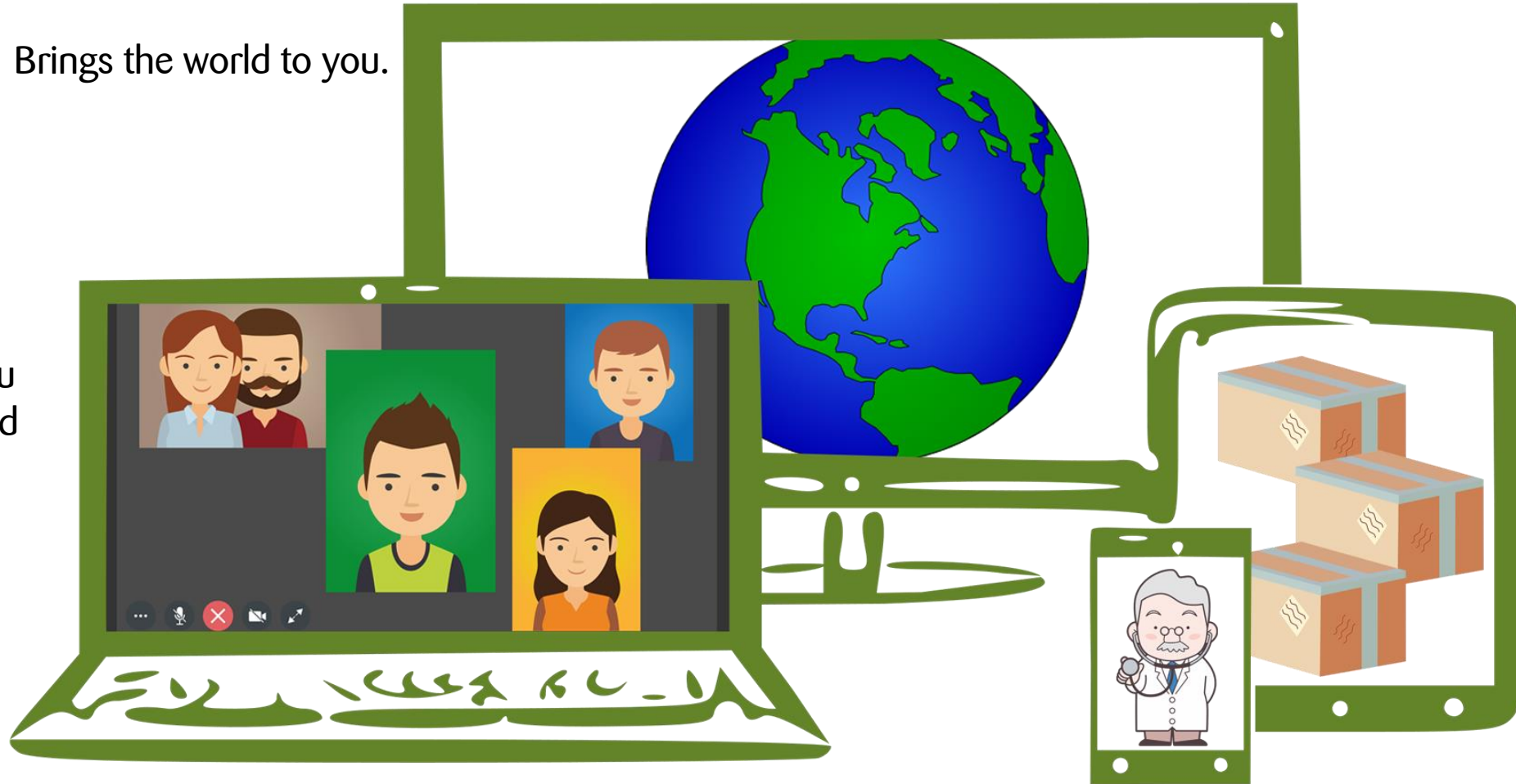
## SAFELY NAVIGATING THE GOOD AND THE BAD OF THE DIGITAL WORLD



# TECHNOLOGY = THE GOOD SIDE

Brings the world to you.

Keeps you  
connected  
to those  
you love.



Shopping!

Convenience – online health visits, banking, and more.

# TECHNOLOGY = THE BAD SIDE

Makes it easy for someone to pretend to be someone they are not.



Hackers and fraudsters work hard to get your information.

Imposter scams – who are you talking to, really?

# CONNECTING TO FAMILY AND FRIENDS

- Social connection is important to our mental, emotional, and physical health.
- Staying connected to others can help prevent abuse, neglect, financial exploitation.

- Imposter scammers use social media to target victims.
  - ✓ Check privacy settings – be very careful of what you share publicly.
  - ✓ Only accept friend requests from people you know.
  - ✓ Watch out for friend requests from those who are already on your friends list.



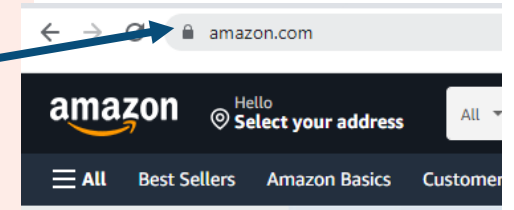
# SHOPPING ONLINE

- Reasons to shop online:

- ✓ Save time
- ✓ Less stressful
- ✓ Save gas
- ✓ More choices
- ✓ Health/Safety
- ✓ Shop anytime

- Be careful with your information:

- ✓ Check security on website
  - look for the lock symbol.
- ✓ Use a secure password if storing payment and other personal information.
- ✓ Be cautious when paying others for purchases through third party sites like eBay, Facebook Marketplace, Craig's List, etc.



[www.yourfavoritestore.com](http://www.yourfavoritestore.com)



# BANKING ONLINE

- Reasons to bank online:

- ✓ Save time
- ✓ Less stressful
- ✓ Save gas
- ✓ Health/Safety
- ✓ Bank anytime

- Be careful with your information:

- ✓ Use a secure password and keep it safe.
- ✓ Do not give your banking information to anyone over the phone, email, or text unless you initiated the contact with your financial organization.





# STAYING HEALTHY: TELEHEALTH

- Reasons to use telehealth:

- ✓ Health/Safety
- ✓ Save time
- ✓ Less stressful
- ✓ Save gas

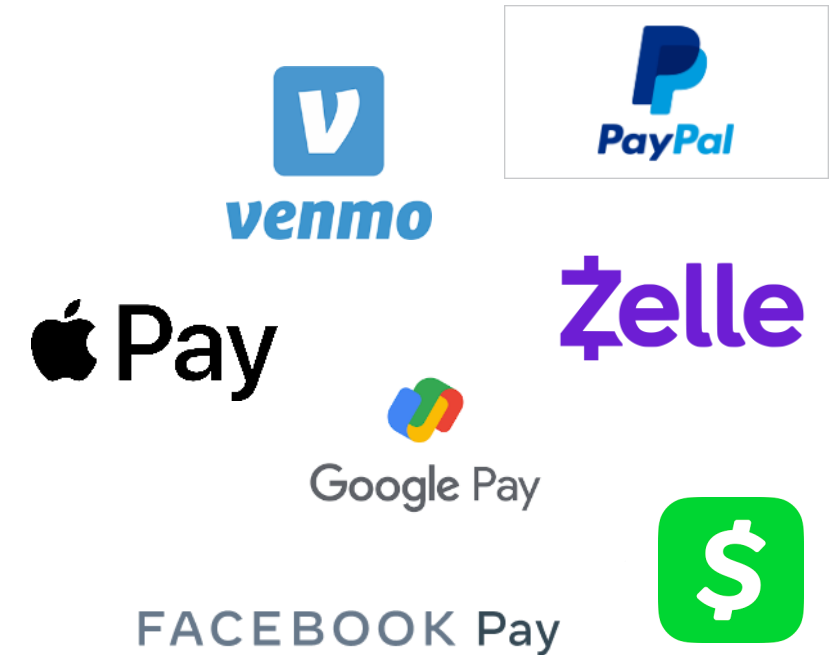
- Be careful with your information:

- ✓ Use a secure password and keep it safe.
- ✓ Only use your doctor's telehealth option and secure online portal. Do not share your personal health information with any other websites.



# MONEY EXCHANGE APPS

- Types of apps:
  - Venmo
  - PayPal
  - Zelle
  - CashApp
  - Apple Pay
  - Google Pay
  - Facebook Pay
- A convenient way to pay for goods and services.
- Not regulated
  - ✓ Use with people/businesses you know and trust.
  - ✓ Be sure you have correct user name for the person you are paying.
  - ✓ Do not use these if someone calls/emails/texts you and requests payment for a “fine”, etc.





# IMPOSTERS ARE EVERYWHERE

- Scammers will create emails and texts that look legitimate. Emails will even have the organization's logo, copied from the official website.
- Watch for:
  - ✓ Email address that does not end with the organization's website address.
  - ✓ Poorly written, misspelled messages
  - ✓ A statement of an action you know you didn't take ("per your request", etc.)
- ▶ Do not click on any links in an email or text you suspect to be fake.

# EMAIL EXAMPLE

**From:** Order Receipt <adamcook62@gmail.com>  
**Date:** February 28, 2022 at 10:38:33 AM EST  
**To:** cburnaw@comcast.net  
**Subject:** Your Prime Renewal is here

Keep enjoying shopping, video and music benefits.



[Today's Offer](#) | [My Account](#) | [Download App](#)

Dear Customer,

We hope you're having an excellent Prime experience. We've charged \$357.00 to your account linked to your Prime account for three years of subscription, as per your instructions. Until February 27, 2025, Prime members may enjoy unlimited free fast delivery, streaming movies and TV shows, exclusive access to great deals, and more.

If you have any issues regarding the renewal or wish to cancel your subscription, please contact us at 1 (888) 820-1909 within 3 business days.



UNLIMITED FREE, FAST DELIVERY  
ON 40 MILLION+ ITEMS



BLOCKBUSTER MOVIES &  
TV SHOWS ON PRIME VIDEO



MILLIONS OF SONGS &  
PODCAST EPISODES ON  
PRIME MUSIC

Thank you,  
The Prime Team

This is a computer-generated email, and all responses will be ignored.

**From:** "Amazon.com" <store-news@amazon.com>  
**Date:** February 18, 2022 at 6:13:34 PM EST  
**To:** cricketb65@comcast.net  
**Subject:** Important change to your Prime membership

Amazon Prime



Dear Prime Member,

Thank you for being a valued member of Amazon Prime. We are writing to you about an upcoming change to your membership.

As of February 18, 2022, the price of the monthly Prime membership has increased from \$12.99 to \$14.99, and the price of the annual Prime membership has increased from \$119 to \$139. The new prices, plus applicable taxes, will apply after March 25, 2022, on the date of your next renewal.

We continue to invest in making Prime even more valuable for members. Since the last price change in 2018, we have added more product selection available with fast, free, unlimited Prime shipping, and we expanded Free Same-Day Delivery from 48 to more than 90 U.S. metropolitan areas. In addition, Prime Video has tripled the number of Amazon Original series and movies; and this September, Prime Video will release the highly anticipated *The Lord of the Rings: The Rings of Power* and become the exclusive home of NFL's *Thursday Night Football*. This is all on top of billions of dollars in Prime Day savings over the years; the addition of new program benefits like prescription savings and fast, free delivery from Amazon Pharmacy; and the continued expansion of Amazon Music for Prime members, Prime Reading, and Prime Gaming.

No further action is required. You may manage your Prime membership anytime by visiting Your Account.

Sincerely,  
Your Amazon Prime Team



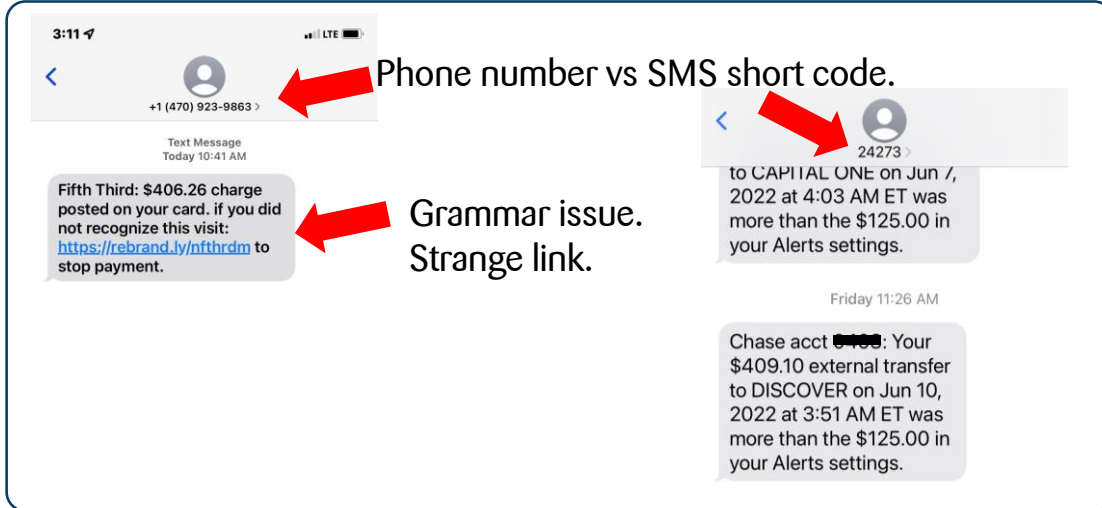
This email was sent from a notification-only email address that cannot accept incoming email. Please do not reply to this message.

© 2022 Amazon.com, Inc. or its affiliates. All rights reserved. Amazon, Amazon.com, Prime, 1-Click, the smile logo and all other related logos are trademarks of Amazon.com, Inc. or its affiliates. Reference: 624244300

Amazon.com, 410 Terry Avenue North, Seattle, WA 98109-5210.

Please note that this message was sent to the following e-mail address: cricketb65@comcast.net

# TEXT EXAMPLES



3:11

< +1 (470) 923-9863 >

Text Message  
Today 10:41 AM

Fifth Third: \$406.26 charge posted on your card. if you did not recognize this visit: <https://rebrand.ly/nfthrdm> to stop payment.

Phone number vs SMS short code.

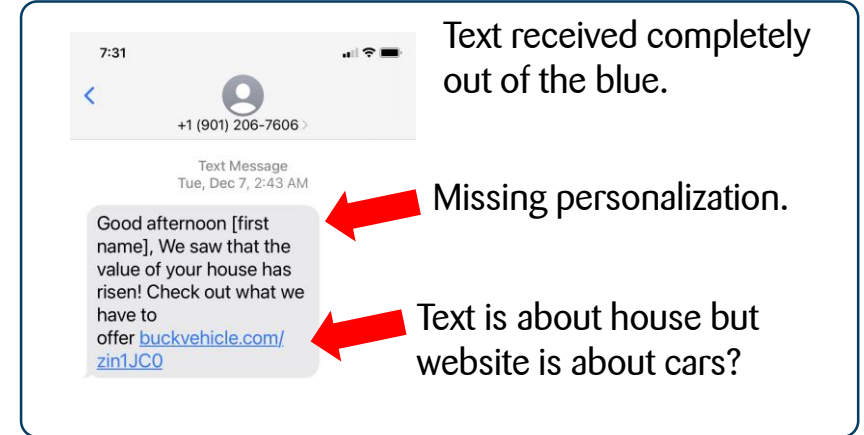
Grammar issue. Strange link.

< 24273 >

to CAPITAL ONE on Jun 7, 2022 at 4:03 AM ET was more than the \$125.00 in your Alerts settings.

Friday 11:26 AM

Chase acct [REDACTED]: Your \$409.10 external transfer to DISCOVER on Jun 10, 2022 at 3:51 AM ET was more than the \$125.00 in your Alerts settings.



7:31

< +1 (901) 206-7606 >

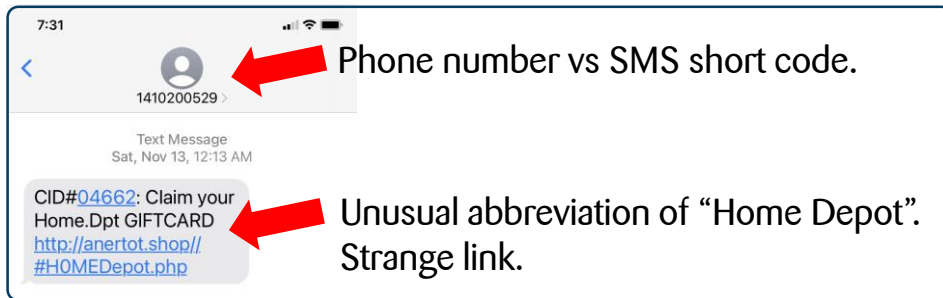
Text Message  
Tue, Dec 7, 2:43 AM

Good afternoon [first name], We saw that the value of your house has risen! Check out what we have to offer [buckvehicle.com/zin1JC0](http://buckvehicle.com/zin1JC0)

Text received completely out of the blue.

Missing personalization.

Text is about house but website is about cars?



7:31

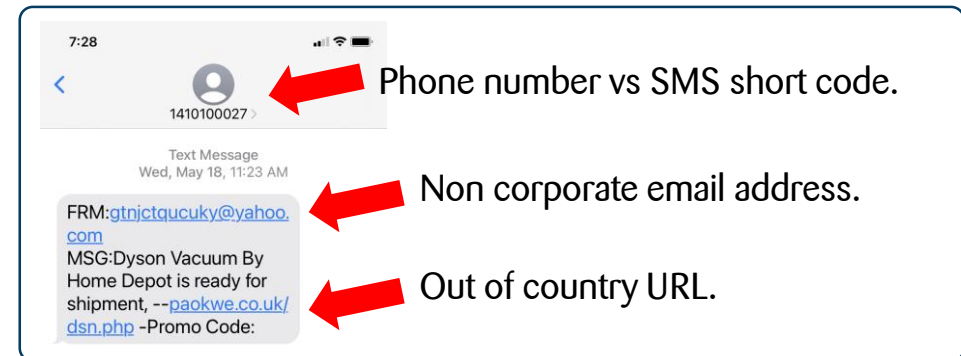
< 1410200529 >

Text Message  
Sat, Nov 13, 12:13 AM

CID#04662: Claim your Home.Dpt GIFTCARD <http://anertot.shop/#HOMEDEpot.php>

Phone number vs SMS short code.

Unusual abbreviation of "Home Depot". Strange link.



7:28

< 1410100027 >

Text Message  
Wed, May 18, 11:23 AM

FRM: [gtnjctqucuky@yahoo.com](mailto:gtnjctqucuky@yahoo.com)  
MSG: Dyson Vacuum By Home Depot is ready for shipment, -- [paokwe.co.uk/dsn.php](http://paokwe.co.uk/dsn.php) -Promo Code:

Phone number vs SMS short code.

Non corporate email address.

Out of country URL.

# SAFE ONLINE CONNECTIONS: PROTECT YOURSELF

- Be wary if someone messages you, but you don't know who they are, especially if they ask lots of personal questions about you. Ask for proof of who they are.
- Use your own phone or computer whenever possible. If you use a shared computer at the library or other public location, or use a friend's device, be sure to log off your accounts when you are done.
- Be careful about the kinds of photos and information you share. Once they are on the internet, you no longer have any control over them.
- Never meet someone you've interacted with online alone, whether for a social visit or to buy/sell something. Meet in a public place and bring a friend.

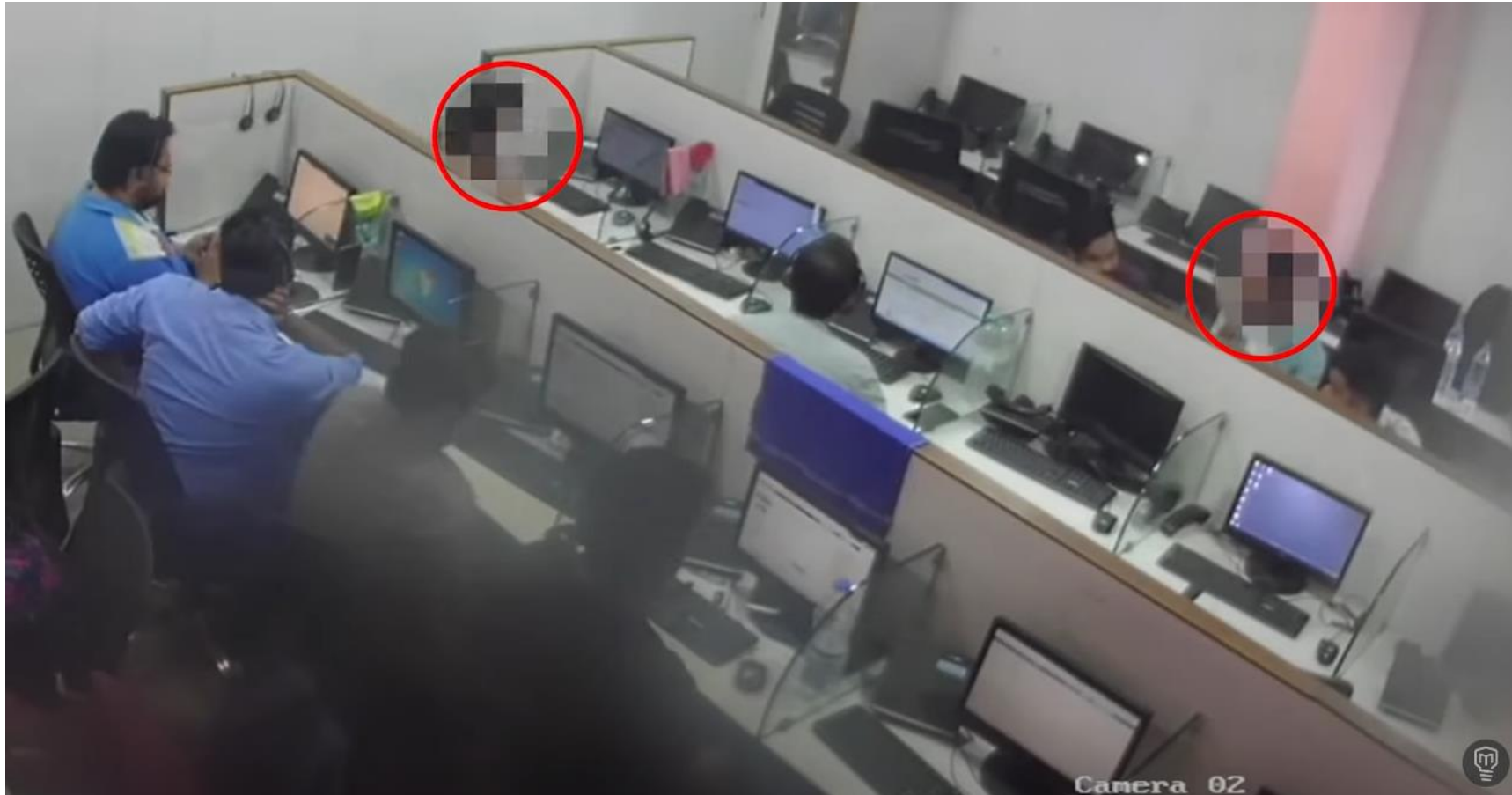


# SAFE ONLINE CONNECTIONS: PROTECT YOUR ASSETS

- Create and use generic email addresses whenever possible, like kc623@gmail.com.
- Use strong passwords: try using the first letters from a favorite quote; add “book ends” to passwords to make it harder to guess: \*8675309jcb\* or 36bgdc47
- Keep your passwords secure – Use a secure password keeper app on your phone. Or, if you need to keep a list of passwords written down, be sure to keep it in a secure place, such as a safe or a locked drawer, even if you live alone.
- Don't give your social security number or PIN numbers to ANYONE. Don't provide account information to anyone unless you initiate the transaction.
- Don't make things public for all to see or share with others, like vacations or new cars.



# SCAM CENTER EXAMPLE VIDEO



- <https://www.youtube.com/watch?v=xsLJZyih3Ac>

# QUESTIONS AND ANSWERS

Detective Jared Passchier, SafeSeniors Task Force, Norton Shores Police Department

jared.passchier@mcd911.net      231-286-0238

Detective Russ Swanson, SafeSeniors Task Force, Muskegon Township Police Department

russell.swanson2@mcd911.net      231-286-7852



[www.SafeSeniors.info](http://www.SafeSeniors.info)

[Facebook/safeseniorsTC](https://www.facebook.com/safeseniorsTC)