

AARP's Fraud Watch Network can help you spot and avoid scams. Sign up for free "Watchdog Alerts", review our scam-tracking map, or call our toll-free helpline, 877-908-3360 if you or a loved one suspect you've been a victim.



FraudWatch Newsletter



An email with the subject line "BE CAREFUL: Your device has been infected with (79) Viruses: A Laramie citizen has reported an email scam that appears to come from the Norton protection company although the sender's email address is not visible. It states that your subscription has expired, and your device has viruses. However, the email was not sent by Norton and there are several typos and interesting capitalizations. Don't click the Activate Now button as it will take you to a site that will ask for your credit card number and other sensitive details. If you suspect that your subscription really has expired, then navigate to the Norton website directly and update your information there.



Spoofed unsubscribe link: A Laramie citizen reported receiving an email with the subject 'Status: Waiting at the distribution center' which contained a picture of an error code along with a link to unsubscribe. The link in the phrase "To be removed from our list Click Here" went to a server in Russia. Be careful clicking on unsubscribe links – hover over them and see if it looks legitimate. *CyberWyoming Note: What is hovering? Place your mouse over the link but don't click. Your browser will show the true URL. In Chrome, it is show in the lower left part of your screen.*



Blue Federal Credit Union Alert: The real Blue Federal Credit Union wants you to be aware of text scams asking you to click links. Hackers are using the knowledge that Blue is transitioning to a new online and mobile banking system. Blue FCU says they will NEVER send you links via text message to update your information.

Call The Wyoming Senior Medicare Patrol for assistance with potential Medicare fraud or abuse at 1-800-856-4398

Information and Resources

- **AARP Wyoming State Office:** Contact the AARP State Office with your questions at: 307-432-5802.
- **Family caregiving:** Call the Caregiving Resource Center for a free Prepare to Care Guide (1-877-333-5885).
- **Fraud and scams:** Call the AARP Fraud Watch Network Helpline toll-free (1-877-908-3360).

CyberWyoming
Please report scams to:
phishing@cyberwyoming.org
307-314-2188



CyberWyoming's goal is for Wyoming to be the most cyber-secure state in the nation. To do this, we know that cybersecurity efforts have to be local, trusted, and grassroots in nature.

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First Federal Bank And Trust: An email was received impersonating First Federal Bank and Trust announcing that "we noticed you recently accessed your account(s) from a device we are unfamiliar with," and said the account had been locked. The email further instructed the user to verify their identity by clicking a link "visiting here." The Laramie citizen who reported this noticed that not only was the link not to the bank, but the citizen did not have an account with this bank. Be careful clicking on links to unlock your bank account – hover over the link and see if it looks legitimate.



You Didn't Win: One of the longest running sweepstakes scams using the legitimate name of Publishers Clearing House (PCH) has suddenly reappeared, big time. The Identity Theft Resource Center (ITRC) reports a 240 percent increase in September alone. The tricksters tell victims they've won but need to pay to collect winnings and provide bank account and Social Security details. The real PCH doesn't request any of this. You didn't win; make sure you don't lose. *CyberWyoming Note: this has been reported in Wyoming and South Dakota! Brought to you by scambusters.org.*



"Guess who died?": If that question pops up on your Facebook feed, seeming to come from a friend, it's actually a spam scam. Clicking on a link that supposedly reveals the identity of the deceased actually leads to a fake profile used for data harvesting. Anyway, who would even ask a question like that?!?! *Brought to you by scambusters.org.*

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Many entities have our personal information – credit card and bank account numbers, Social Security numbers, and health-related information – and data breaches have exposed it. Here are three steps to protecting yourself against identity fraud. 1) Place a security freeze on your credit accounts with the three main credit bureaus so no one can open a new credit line in your name; 2) Establish online access to your financial accounts and monitor them regularly; 3) Use unique passwords for every online account; consider purchasing a password manager that creates complex passwords and stores them securely.



Online romance fraud is rampant and growing, according to the Federal Trade Commission (FTC), and it isn't only dating sites where these criminals lurk. Here are some red flags that will help you spot a romance scam. The person might propose chatting offline or profess their feelings for you before getting to know you. They may offer to visit if you can help cover travel costs, then cancel those plans at the last minute. Know this: anytime a love interest or new friend whom you've never seen in person asks for money or invites you to invest in cryptocurrency, it's most likely a scam.



To keep your home network safe from criminals, follow these three home security rules. Keep the operating systems, web browsers and security software on all your connected devices updated (use the device's setting to make updates automatic). If your internet router has the same name and password it came with, change both. And engage your firewall that comes with your operating system. Make sure it is turned on. If you have a separate firewall appliance, make sure it receives automatic updates.

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Experian Alert: A Laramie citizen received a call from the real American Express credit card services asking if the citizen had applied for a high limit credit card. The citizen had not and was surprised to get the call because the citizen had placed a credit freeze on all of her credit reporting agency accounts. The American Express service representative said that the citizen's Experian account was not frozen. The citizen looked it up in her records and found that it should have been locked, but went to Experian's site and it was unlocked by someone other than her on Dec 18. She relocked the account and checked her credit. *CyberWyoming Note: Check your security freeze on all of your credit bureau accounts to make sure they are still active.*



Credit reporting company Experian warns that scammers are using bots — automated programs — to convince people to share their two-factor authentication codes, which you get after you log in to a given site, enter your password, and then enter an authentication code. The bot makes a robocall or sends a text that appears to come from a legitimate entity, like your bank. It asks you to authorize a particular charge, and if you didn't recognize the charge, to enter your authentication code. In reality, the bot is trying to log into your account, but it needs that code to break into your account.



Text with Voice Attachment Alert: If you receive a text with a pig and smiley face with sunglasses emojis as well as a voice recording attachment, a Laramie citizen wants you to know not to click on or download the voice recording. It is a well known scam.

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What is Love Bombing? This tactic is used by the scammer to manipulate you into jumping into a relationship sooner and more seriously than you originally intended. Both in the real world and in romance scams, the perp uses love bombing in the early days of the relationship, often sending love messages, money, flowers, and gifts several times a day to the point where the victim feels overwhelmed. They may seem to be over-generous; then the manipulation begins. Here are some red flags to watch for:

- They say they love you almost immediately and certainly within days or weeks.
- As they get to know you, they tell you things you want to hear and about plans for things you can do together - like buying a house.
- They try to force you into making some sort of commitment to them, right away.
- Having flattered you and made you feel like a star, they switch tactics, criticizing and pretending to be angry, upset, or offended because you won't do as they ask or because you're trying to put the brakes on.
- You start to feel like you did something wrong and owe them something.
- They pretend to be jealous and try to cut you off from friends and family so you start to feel more dependent on them.

If you think you may be a victim of love bombing, call the AARP Fraud Watch Network at 877-908-3360. *Brought to you by scambusters.org.*



Ignore Emails From Audu: If you receive an email from Audu Bello at a Gmail address with the subject line of "hello" claiming that Audu has reached out a couple of times but hasn't heard back, don't respond. This is a typical ploy to try to see if your email address is active and if you reply, it will open you up to more scams. Just delete. Reported by a Laramie citizen.

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Connect to the world with discounted home internet.

The **Affordable Connectivity Program (ACP)** is a government program to help eligible low-income households pay for internet service and connected devices.

To learn more, visit www.agingconnected.org/acp or call **877-745-1930**.

WYOMING FOOD BANK OF THE ROCKIES®

FIGHTING HUNGER. FEEDING HOPE.
WyomingFoodBank.org

Mobile Food Pantries Coming To Your Area:

Feb. 1 - Lusk Senior Center	1-3 p.m.
Feb. 1 - Worland, St. Alban's Church	4-6 p.m.
Feb. 2 - Pinedale Rendezvous Point	11 a.m. - 1 p.m.
Feb. 3 - Rock River Fire Hall	10:30am-12:30pm
Feb. 7 - Lyman BV Baptist Church	4-6 p.m.
Feb. 9 - Moorcroft old school building	11 a.m. - 2 p.m.
Feb. 10 - Rawlins CC Fairgroundd	1-3 p.m.
Feb. 11 - Basin Fairgrounds	11 a.m.-1 p.m.
Feb. 16 - Newcastle fairgrounds	11 a.m. - 1 p.m.
Feb. 17 - Wright Multipurpose Building	1-3 p.m.
Feb. 18 - Guernsey City Hall	1-3 p.m.
Feb. 18 - Kaycee Jarred Park	9-11 a.m.
Feb. 18 - Rock Springs White Mtn. Mall	1-3 p.m.
Feb. 21 - Buffalo County Fairgrounds	Noon-2pm
Feb. 22 - Marbleton Encana Shelter	1-3 p.m.
Feb. 26 - Sheridan Cornerstone Church	10 a.m. - noon
Feb. 27 - WR - Arapaho School	1-3 p.m.
Feb. 27 - WR - ES Housing Authority	1-3 p.m.

For more information call 307-232-4011