



# Protect yourself from scams

Sue Kayton  
February 2026



# Common types of scams

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1. Phone calls
2. Emails
3. Computer pop-ups
4. Fake online merchants
5. Text messages
6. Letters in the mail
7. Romance and friendship scams

# Phone calls

# Scam phone calls

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**HANG UP** immediately if you get a phone call from a someone claiming to be:

- Apple, Microsoft, Dell, HP or any computer company
- The government - Medicare, the IRS or Social Security
- A bank or investment advisor (unless it is someone you know personally)



# Scam phone calls

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- Phone calls from someone pretending to be a friend or relative in distress are almost always **scams**.
- Ask them a question to prove their identity.



# AI voices

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- Computer-generated voices can imitate real people's voices
- Do not volunteer the child's/grandchild's name.
- If it sounds suspicious, ask questions that only the real person could answer



# Scam phone calls

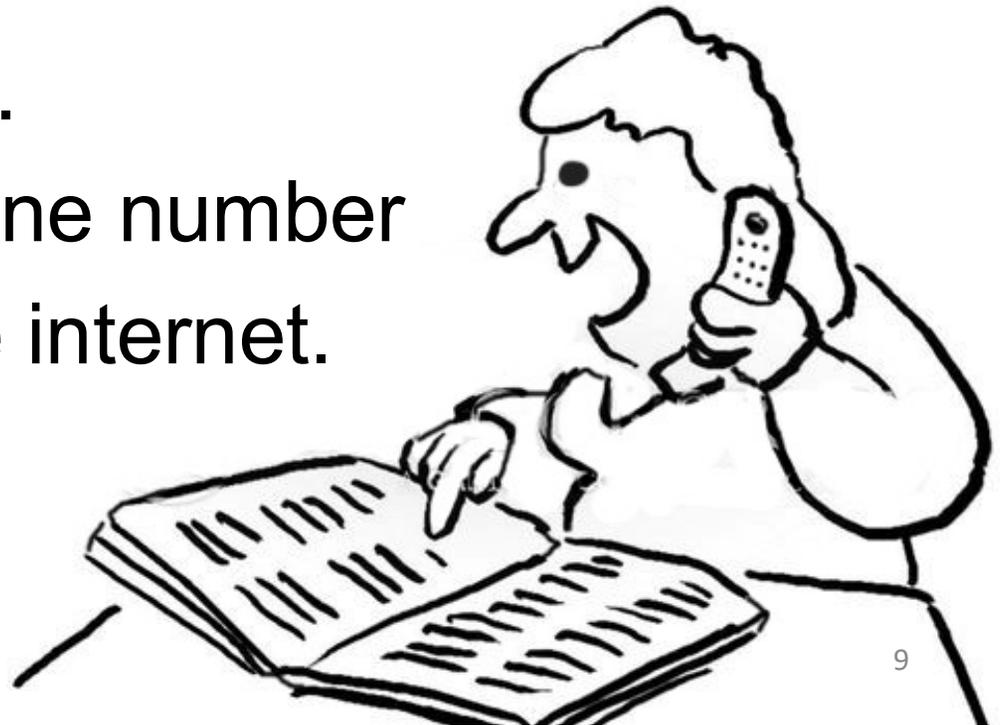
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- Hang up immediately.
- Do not talk to them.
- Do not follow their instructions.
- If you think it might be legit, call the company's real phone number

# If you think the call is legit

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- Hang up.
- Call the company and ask them if they tried to call you.
- Look up the phone number in your paper records.
- **DO NOT** call a phone number that you find on the internet.



# Scam emails



**Stop and think.**



# Scam email tactics

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- **Scary** – your account will be deleted, you owe money, or your computer is infected
- **Unexpected invitation**
- **Asking for help** – buy gift cards or they need money
- **Package delivery**

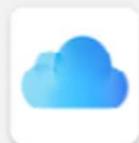
# Scary emails

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## XFINITY

Dear Xfinity User : ██████████@comcast.net Friday, February 10, 2023

We have recently changed our terms of service. Due to our new Terms, we will be closing all email addresses using our old services. If you wish to continue using our email services please click on [ACCEPT OUR NEW TERMS OF SERVICE](#)



Cloud®

## Payment Attempt Failed During Renewal of Your Cloud Storage Subscription

We were unable to renew your Cloud storage.

Your payment method has may expired. Please update your payment details to continue.

If you are running out of Cloud storage, consider upgrading your storage plan.

### Order Details

Subscription ID: **985858**

Product: **Cloud Storage**

Expiration Date: **13/01/2026**

# INVOICE



Date: 19th June 2023,  
Time 5:42 AM Washington DC (GMT-4)  
Order ID - 5791-2903-7492

It appears that you made a valid payment for your online transaction.  
Your "PayPal Coinbase Inc." account will be deducted \$466.89 the next day

Description	Item Price+Taxincluded
Item	Bitcoin(Crypto)
Transaction Id.	HZ9-LK2-YD5
Payment Mode	Auto Debit
Date	19 <sup>th</sup> June 2023
Total Amount	\$476.89

If you want real progress, you must initiate this dialogue. Immediately notify us if there is a mistake on this ticket.

We are available 24\*7 @ TOLL-FREE **+1 (833) 856-5174**

We value your business and appreciate your trust in us.  
Thank you for choosing PayPal as your preferred shopping destination.  
We strive to provide you with the best products and services,  
and we look forward to serving you again in the future.

Thank You,  
Billing Team

**+1 (833) 856-5174**

You're invited! Please Download the invitation to see more details and to RSVP.



Open invitation

Don't want invitations from this host? [Remove yourself.](#)

If you can't see the above invitation, [click here.](#)

# Scam emails

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- If it looks strange or suspicious, or says they want you to do “a small favor,” it’s a **scam**.
- Do not reply.
- Do not follow the instructions.
- Delete it.

# Scam emails

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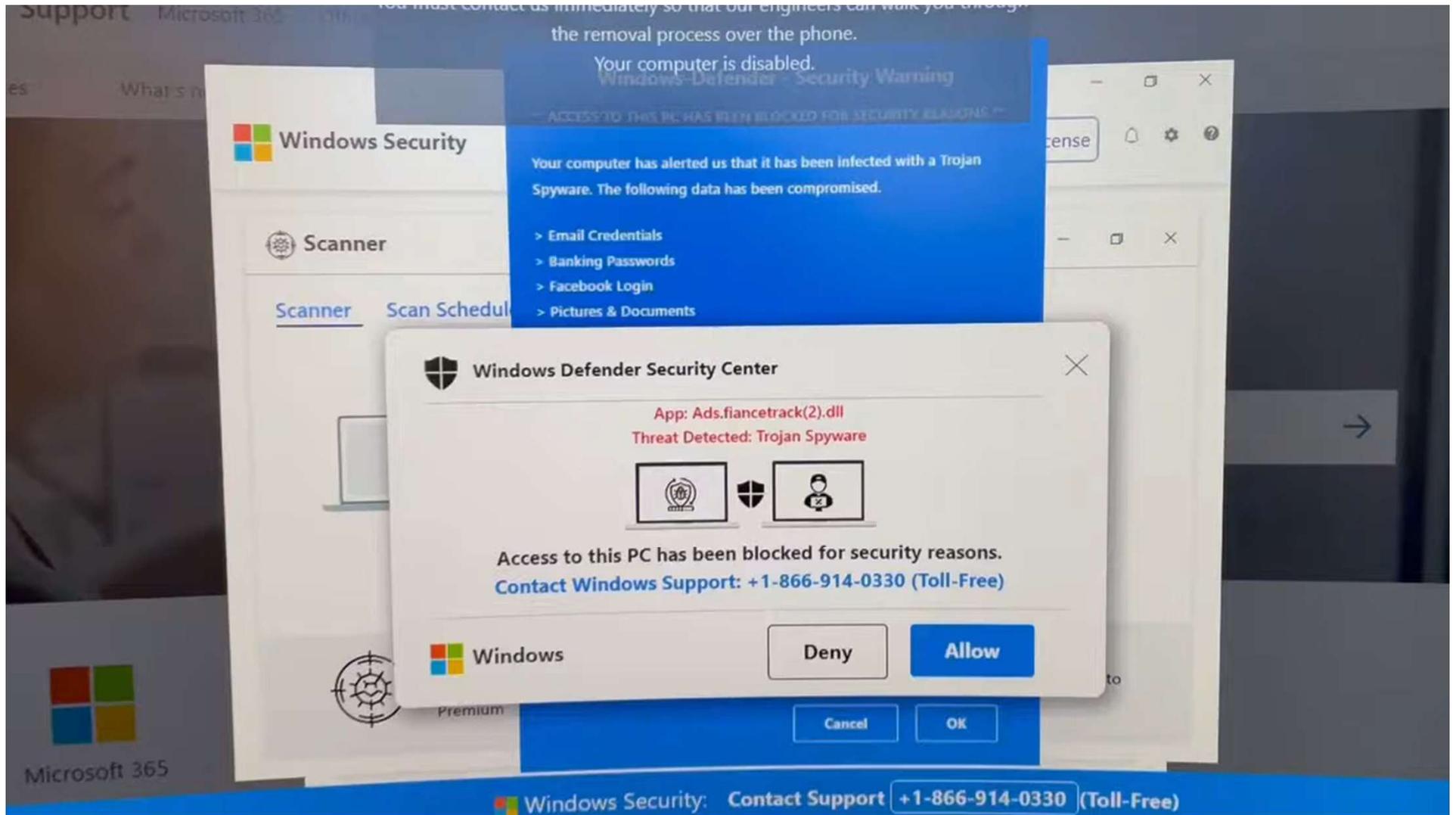
- If it claims that you have a virus or infection on your computer, it's a **scam**.
- Most messages claiming to be from FedEx or UPS are **scams**.
- Do NOT follow the instructions.
- Delete the email.

# Beware!

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- **NEVER** buy a gift card, BitCoin, or cryptocurrency if they ask
- **NEVER** give out your passwords
- **NEVER** let them remote access your computer

# Scam computer pop-ups



[www.youtube.com/watch?v=KgEx-0xt-WA](http://www.youtube.com/watch?v=KgEx-0xt-WA)

# Scam computer pop-ups

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There could be 363 viruses in your computer...

Warning: Your McAfee could be not active! Click To Review Your  
Subscription.

Plus 5 Devices 2yr Subscription \$47.49/yr Save \$145\* Today pay \$94.99 for  
2yr subscription.



**LAST REMINDER : CONFIRMATION NEEDED**

Your subscription of McAfee Total Protection may  
expire Today.

After the expiry date has passed your devices will  
become vulnerable for Hackers.

# **Fake or malicious online merchants**





cheap shoes

About 470,000,000 results (0.63 seconds)

Ad · <https://www.brethrenshoes.com/> :

### Cheap Shoes - Brethren Enterprises

Dedicated To Fighting Homelessness In America. With What We Know Best – Quality **Shoes**.

Buy a Pair, Give a Pair **Shoes**. Brethren - Soles that Serve.

Contact Us · Shop All · Buy A Gift Card · Donate Now · New Arrivals

A · <https://www.shoebacca.com/> :

### SHOEBACCA - Shop Clearance Up to 70% Off

Great discounts and free shipping on athletic **shoes**, boots, running **shoes**, and more. Steel Toe, Electrical Hazard, Slip Resistant And More From Brands You Can Trust. Deals & Coupons. Free

<https://www.amazon.com> > Cute-Cheap-Shoes > k=Cut... :

### Cute Cheap Shoes - Amazon.com

Women's Fashion Canvas **Sneakers** Mesh Knitted Upper Low

Cut Casual **Shoes**. 4.44.4 out of 5 stars (5,601). \$23.99\$23.99.

FREE delivery Mon, Feb 27 on \$25 of ...

<https://us.boohoo.com> > WOMENS > SALE :

### Sale Shoes | Cheap Shoes | boohoo USA

Our **cheap** women's **shoes** are available in a range of styles, from flats to heels and everything in between. Whether you're looking for a new pair of Chelsea ...

<https://www.footlocker.com> Sale > Sale Shoes :

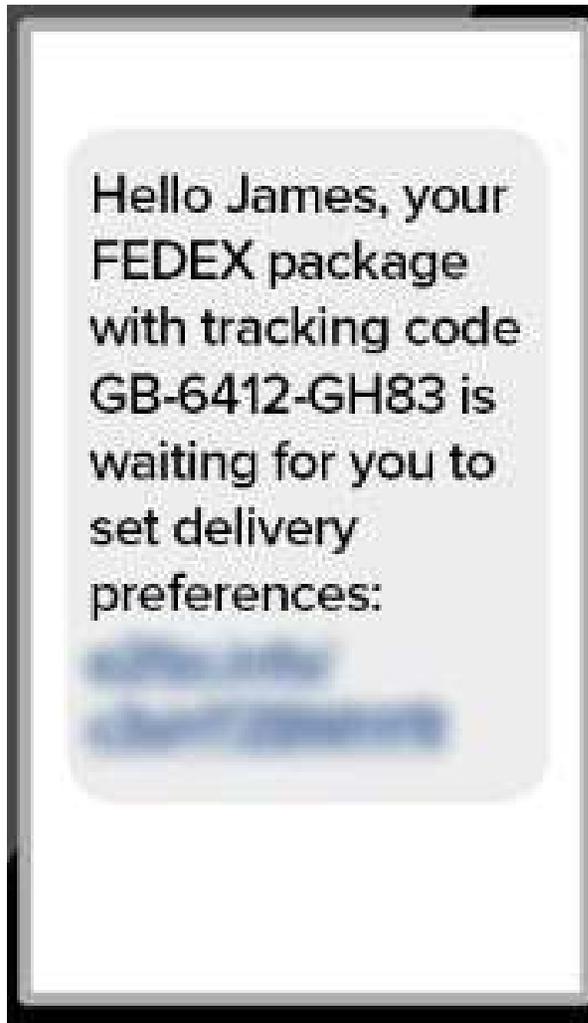
### Sale Shoes | Foot Locker

Results 1 - 48 of 2601 — Shop the latest selection of Sale **Shoes** at Foot Locker. Find the hottest sneaker drops from brands like Jordan, Nike, Under Armour, ...

# Scam text messages

# Scam text messages

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Text Message • SMS

Today 15:38

+1 (951) 459-9935 [Add](#)

Official California Toll Compliance Alert —  
Case ID CA-TL-2026-82619:

Outstanding toll charges remain unpaid.

Resolve within 12 hours. Non-payment may result in administrative action, a 35% late surcharge, DMV registration restriction, and possible impact on driving privileges.

Resolve Immediately:

<https://ca.gov-qvd.bond/dmv>

Please pay all fines before enforcement action begins to avoid license suspension or other legal issues. (If you cannot access the link, please copy and paste it into your web browser.)

# **Scam letters in the mail**

# Scam letters



DATE : 09-08-2022

Dear User,

Your Subscription with GEEK SQUAD will Renew Today and \$349.99 is about to be Debited from your account by Today. The Debited Amount will be reflected within the next 24. In case of any further clarifications or block the auto-renewal service please reach out Customer Help Center.

Customer ID: 67382493

Invoice Number: YDGC9873

Description Quantity Unit Price Total Geek Squad Best Buy Service (One Year Subscription)

Subtotal \$349.99

Sales Tax \$0.00

Total \$349.99

If you didn't authorize this Charge, you have 24 Hrs. To cancel & get an instant refund of your annual subscription, please contact our customer care: **+1 (888) 245 9426**

Thanks and regards ,

BEST BUY

Geek SQUAD

Customer support : **+1 (888) 245 9426**

# If your computer is infected

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- Turn off the computer immediately
- If the mouse doesn't work, push and hold the power button for 30 seconds
- If it still doesn't turn off, unplug it



# Stolen phones or computers

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- NEVER save a banking password on your phone or computer
- Type in the password each time
- If someone steals your phone or computer, you don't want them to have access to your bank.
- [https://www.youtube.com/watch?v=QUYODQB\\_2wQ](https://www.youtube.com/watch?v=QUYODQB_2wQ)

# What else can I do?

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- Set up two-factor authentication or a passkey
  - Sends a text message to your cell phone to confirm your identity
- Freeze your credit
  - Hackers can't open new credit cards in your name
- Set up fraud alerts on your credit cards
  - Receive an alert for unusual charges

# Freeze your credit

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Set up accounts and freeze your credit at the Big Three credit agencies

- EquiFax

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

- TransUnion

<https://www.transunion.com/credit-freeze>

- Experian

<https://www.experian.com/help/credit-freeze/>

# Credit card fraud alert

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Call the phone number printed on your credit card and tell them that you want to be notified of possible frauds.

Tell them to notify you by a telephone call and make sure they have the correct telephone number listed.

# Romance and friendship scams

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# Romance and friendship scams

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- A stranger calls you
- They gradually gain your trust
- Then they empty your bank accounts
- Be suspicious of strangers



# Learn more about scams

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[www.aarp.org/money/scams-fraud](http://www.aarp.org/money/scams-fraud)

**The Washington Post**  
*Democracy Dies in Darkness*

The Washington Post has an excellent article about IRS phone scams

[www.suekayton.com/IRSscam\\_call.pdf](http://www.suekayton.com/IRSscam_call.pdf)

# For more information

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- Contact Sue Kayton  
The Computer Doctor  
[kayton@alum.mit.edu](mailto:kayton@alum.mit.edu)  
(650) 853-1711 landline  
(650) 740-6774 text
- Download this presentation  
In [PowerPoint format](#)  
In [PDF format](#)



# Get even with scammers

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Enjoy these fun videos made by Mark Rober

Locating (and arresting) scammers

[www.youtube.com/watch?v=VrKW58MS12g](http://www.youtube.com/watch?v=VrKW58MS12g)

Taking revenge on them.

[www.youtube.com/watch?v=xsLJZyih3Ac](http://www.youtube.com/watch?v=xsLJZyih3Ac)





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