



Pause • Verify • Protect • Report

Emergency Scam Stop Card



If a call, text, email, or message feels urgent, frightening, or too good to be true — stop here first. Four steps, in order, every time.



PAUSE

1

Urgency is the con artist's only real weapon. Anyone who says you must act right now has just told you it's a scam. Hang up. Close the message. Breathe. Nothing honest is ruined by a ten-minute pause.



VERIFY

2

Reach the real person or company through a number you already know — the one on your card, your bill, or in your own address book. Use your Family Safe Word. Never call back the number they gave you.



PROTECT

3

While you're unsure, give nothing: no gift cards, no wire transfers, no passwords, no codes texted to your phone, no letting anyone connect to your computer. Real institutions can wait. Scams cannot.



REPORT

4

Report it even if you lost nothing — you protect your neighbors. And if money did move, call your bank first, then report. There is no shame in being targeted; there is only wisdom in speaking up.



"In twenty-five years of law practice, I never once saw a legitimate emergency that required a gift card."

— Gay Carroll-Haring, J.D., retired lawyer

Put me on the refrigerator, by the phone, or wherever the calls come in.





Stay calm — act in order

If you think you've been tricked



Smart, careful people get fooled by these — that's exactly why the scams keep working. What matters now is what you do next, and in what order.

1

Money moved? Call your bank first.

Use the number on your card or statement. Minutes matter for stopping or reversing a transfer — ask them to flag the account.

2

Change the passwords.

Change it on any account involved, and anywhere you reused it. Turn on two-step verification while you're there.

3

Report it.

Report it to the Federal Trade Commission (FTC) and the Federal Bureau of Investigation's Internet Crime Complaint Center (below). For Medicare, call 1-800-MEDICARE; for Social Security, report at oig.ssa.gov. Reports build the cases that shut these operations down.

4

Tell someone you trust.

Shame is the scammer's best friend and deserves none of your loyalty. Telling someone early makes everything that follows easier.

**FEDERAL TRADE
COMMISSION**

ReportFraud.ftc.gov

**Federal Bureau of
Investigation's
Internet Crime Complaint
Center**

IC3.gov

**MEDICARE
1-800-
MEDICARE**

**Social Security
Administration**

oig.ssa.gov



"The email, text message, or caller who claims to be your bank, your grandson, or the government and demands secrecy and speed is counting on your good manners. You are allowed to be skeptical. You are allowed to hang up."

— Gay Carroll-Haring, J.D., retired lawyer

More help, always current: visit the full Stay Safe hub for the latest scam alerts and the Family Safe Word Plan builder at DigitalConfidenceForSeniors.com.

