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Disability Insight

News & Information about Social Security & VA Disability

Volume 6 | Issue 2

February | 2018

5 Ways to Avoid Being Scammed in 2018

Every year millions of Americans are cheated out of their hard-earned money by scammers. The types of scams are always evolving as crooks try to find new ways to smooth talk, confuse, or intimidate their "marks". But you don't have to be one of their victims. Here are five ways to protect you and your family from scammers.

1. Talk to someone.

The Federal Trade Commission (FTC) suggests that "before you give up your

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money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert — or just tell a friend". One prevalent scheme is known as the "Grandparent Scam" where a con artist phones and pretends to be a grandchild in legal trouble and begs for money to be wired to them to pay for bail or an attorney. AARP advises: "Never wire money to an unknown person. If you receive a call about a family member in distress in a foreign country, verify the information with family members. Another method is to have a family password, such as the name of a pet, which you can use for verification of the caller's identity."

2. Back up your computer files.

The number of ransomware attacks has tripled since 2015 and it is only expected to get worse. In a ransomware attack malware takes control of your computer and you will not be able to open or access your files until you pay ransom to a computer hacker. Last year the average ransom for hijacked files was more than \$1,000. Invest about 50 or 60 bucks in a large capacity external hard drive to store copies of your data. Be sure to disconnect the drive after you run your backup, otherwise the backup drive could become infected as well.



A security freeze on your credit report prevents fraudsters from opening new financial accounts in your name.

3. Put a security freeze on your credit reports and monitor your existing accounts.

A security freeze (also known as a credit freeze) is a tool lets that lets you restrict who has access to your credit report. The FTC says this "makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your file, they may not extend the credit. You will need to call the three credit reporting agencies to freeze your accounts:

Equifax — 1-800-349-9960
Experian — 1-888-397-3742
TransUnion — 1-888-909-8872

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