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Outwit Scammers With These Smart Tips



(StatePoint) Scammers don't take days off. From phishing emails to package theft, fraudsters and scammers can cost you money. Fortunately, you can stay one step ahead of them with these simple tips to help protect yourself.

1. Strengthen your online security: Safeguard your accounts by using unique, 12-character passwords and enabling multi-factor authentication whenever possible. Avoid using public Wi-Fi, such as free internet connectivity in coffee shops or libraries, where cyber criminals might be lurking to access your information. Instead, it's safer to use your phone's mobile hotspot. Be cautious of unsolicited emails or messages promising prizes or freebies — if it sounds too good to be true, it probably is. Block and report anything suspicious before deleting it. And ask your provider what services they offer for safe browsing, such as Safe Browsing from T-Mobile 5G Home Internet to block malicious links.

2. Donate only to trusted charities: Before making charitable donations, check online reviews by looking up the organization and "complaint" or "scam," or use trusted resources like Charity Navigator. Be cautious with AI-generated content where fraudsters may use AI tools to create convincing emails, websites and fundraising messages. Use a credit card instead of a debit card as they offer stronger fraud protections and don't give scammers direct access to your bank account.

3. Use your wireless provider's scam protection: Scammers often rely on robocalls and spoofed numbers to make calls look inviting to answer. Most providers have protection from robocalling and spoofing, including T-Mobile and Metro by T-Mobile, which give customers Scam Shield, a free feature that labels scam calls as "Scam Likely." These calls can be blocked by dialing #662# or turning on Scam Block in the T-Life app, giving users peace of mind. Lastly, forward suspicious texts to 7726.

4. Monitor deliveries and protect packages: Mail and package theft happen all year round, especially as online shopping continues to grow. Track your shipments in real-time using delivery notifications and apps. Consider installing a smart door camera to monitor activity on your front porch. Many models offer live video feeds and motion detection, sending real-time alerts so you can quickly contact authorities if needed.

5. Stay informed and report suspicious activity: Stay updated on more tips and protections you can take with resources like T-Mobile's Privacy Center and the Federal Trade Commission (FTC). If you encounter suspicious or fraudulent activity, report it to the FTC at ftc.gov/complaint and the National Center for Disaster Fraud. By reporting scams, you can help protect others and reduce the spread of fraudulent schemes.

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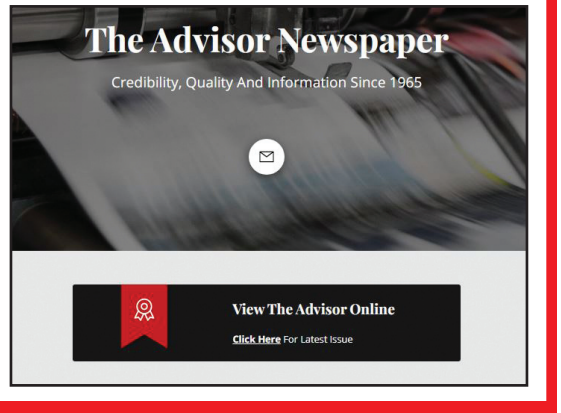
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