

Artificial intelligence (AI) is being used in a number of legitimate ways by companies for things like customer service chatbots, but criminals can also use images and the voice of a scam victim's loved one to fake videos of kidnappings and other urgent situations to extort money from the victim.



HOW TO SPOT A SCAM

- Scammers will make you think there's an emergency and urge quick action.
- They will request untraceable payments of cash, gift cards or cryptocurrency.

WAYS TO PROTECT YOURSELF

- Make your social media profiles private and be careful with how much you share online.
- Screen your calls. Don't pick up unrecognized calls.
- If you receive an urgent contact about a loved one in danger, take a moment and try to contact them yourself before taking any action.
- Call the police.
- Protect your finances; call your banks and other financial institutions if you shared any personal or financial information. Keep track of your accounts to spot suspicious transactions or activity.

PROTECTING YOURSELF IN AN AGE OF NEW TECHNOLOGY AND SCAMS

UPDATED: ACTION PLAN TO AVOID IDENTITY THEFT AND FRAUD



New York State Assembly
Albany, NY 12248

PRSR STD.
US Postage
PAID
Albany, NY
Permit No. 75

If you have questions on this or any other state issue, please contact me at: 315-736-3879 or millerb@nyassembly.gov

Brian D. Miller

Innovations in technology and improved internet access have benefited us all. We work, conduct business and socialize in these spaces more than ever. With these advancements also came new ways for scam artists to steal from people. Here are some important tips to help protect yourself from scams and crimes. As always, I am here to listen and help. If you have questions, please give me a call.



IDENTITY THEFT ACTION PLAN

Visit the Federal Trade Commission for detailed guidance:
www.identitytheft.gov

Place a fraud alert with major credit bureaus

- Experian.com/help • 1-888-Experian (1-888-397-3742)
- Transunion.com/credit-help • 1-888-909-8872
- Equifax.com/personal/credit-report-services • 1-800-685-1111

ADDITIONALLY

- Freeze compromised accounts by calling company fraud departments.
- Change all login, passwords, and PINs of compromised accounts.
- Report fraud to FTC 1-877-438-4338.
- File report with local law enforcement.

PROTECT YOUR IDENTITY

- Store Social Security Card in a safe location. Do not carry it with you.
- Collect your mail every day.
- Don't use public Wi-Fi for commercial transactions.
- Shred sensitive documents like credit card offers, statements and expired credit and bank cards.
- Regularly receive credit reports to spot errors or accounts being opened in your name.
- Protect Medicaid, Medicare and private insurance information. Review claims to ensure they match services you received.

BE SOCIAL AND SAFE

- Chose different, strong passwords for all accounts and password-protect your electronic devices.
- Delete friend requests from strangers.
- Don't share your personal information on social media.
- Only share your information with reputable retailers.
- Vacation photos let potential robbers know when you aren't home.
- Keep your child's profile private and practice safe online habits together.
- Kids younger than 13 years old should not have their own social media accounts.
- Regularly review privacy settings on social media for you and your child.

OTHER TIPS

- Don't send personal info or send money through text or email.
- Ask telemarketers to send written information about their company and do your own research.
- End high-pressure calls that use tactics like "act now" or "send money today."
- Government agencies will not call to solicit money, nor will they, along with legitimate businesses, ask for a pre-paid card or money transfer.
- Report scams to law enforcement.
- Report questionable telemarketers to FTC.gov/complaint.
- Assert yourself, ask to be removed from lists or even hang up.
- Do not click links in unverified emails or texts.

HELPFUL CONTACTS

Herkimer County Sheriff's Department: 1-315-867-1167

Madison County Sheriff's Department: 1-315-366-218

Oneida County Sheriff's Department: 1-315-768-7804

Otsego County Sheriff's Department: 1-607-547-4271 or 1-607-547-4273

New York State Attorney General

1-800-771-7755
ag.ny.gov/complaint-forms

Federal Trade Commission

1-877-FTC-HELP (1-877-382-4357)
FTC.gov

Federal Communications Commission

fcc.gov/consumers

National Do Not Call Registry

donotcall.gov



If you have questions on this or any other state issue, please contact me at:
315-736-3879 or millerb@nyassembly.gov