# **Staying Safe Doesn't Get Any Easier**

#### A Failure to Communicate



While it may not have worked out so well for "Cool Hand Luke", it is the best defense we have against the ever growing number of scam attacks.

### The point

And it cannot be made strongly enough. Scammers cannot succeed without your cooperation. Whether the attack comes via phishing, smishing, vishing, or the less utilized, but not uncommon, USPS mail system, YOU need to help the scammers out if they're to be successful in draining your bank account. And if you feel that the author is having a failure to communicate here, let's take a minute to address the terms used.

#### **Attack Avenues**

- Phishing An attack via email. It may be a typical wide net type attack or a more precisely targeted Spear Phishing attack.
- Smishing- An attack via SMS/text message
- Vishing Basically, a phone attack.
- While Social Media platforms don't, as yet, warrant an -ing of their own, there is much phishing going on in Facebook, etc. One form it takes is called Angler Phishing.

Now, these fairly recent additions to our language are only relevant as a tool to describe the techniques used by those without souls. The scams themselves remain much the same, regardless of the delivery technique. And we can guess that scammers have different capabilities and like any business, decide on the best delivery system. And, hateful as it is, they're good at it.

## So, Defense

Don't talk to strangers! You've heard it before. And by talking, we mean by email, by text or by voice.

- So, you get an email saying you need to contact UPS today because of a package delivery issue. No, you don't.
- A text says an unpaid toll needs your immediate attention. *No it doesn't*.
- A telephone call says you need to act now regarding legal fees for your grandson. No, you don't.
- Also, when you get a phone call that says, "Is this you?", don't answer. The simple and natural response of "Yes" can mean you've agreed to something you didn't intend to.

The best defense is to never answer a call from someone you don't know.



In all of these scam scenarios, a common denominator is the word "*NOW*". Urgency is the scammer's friend, not yours.

Your **Failure to Communicate** with those seeking to do you harm means you've won. They've lost.

Finally, these attacks have become epidemic. It's important to understand them. A number of resources can be found by accessing https://solera.today/scam.php.

And, remember. **Don't talk to strangers!** 

Any comments, clarifications or questions should be directed to the author at <a href="mailto:jgf6217@gmail.com">jgf6217@gmail.com</a>. Written by Joe Fitzpatrick