When people face tough times, crooks try to profit

1. PROTECT FINANCIAL AND PERSONAL INFORMATION
Don’t provide bank, credit card, or other personal information over the phone, through email, as a text, or online unless you initiate the communication and you know the other party.

2. LOOK OUT FOR LOVED ONES
Many scams target the ill or the elderly. Pay attention to suspicious behavior, such as a sudden or unexpected major purchases, opening/closing bank or card accounts, or hiding bank statements to avoid embarrassment.

3. AVOID PREDATORY LENDERS AND PAYDAY LOAN SHOPS
Short term, high interest online lenders and payday loan shops trap borrowers in a cycle of debt. If you’re cash strapped, try to negotiate better terms with creditors, seek alternatives through nonprofits or faith groups, reach out to family members and friends, and keep up to date on government programs that provide financial relief and assistance.

4. IGNORE ONLINE OFFERS FOR VACCINATIONS OR CURES
If you see ads touting prevention, treatment, or cures for Coronavirus, ask yourself: if there were a medical breakthrough, would you be hearing about it through an ad or sales pitch? Contact your health care provider directly.

5. ONLY GIVE TO CHARITIES YOU KNOW OR HAVE RESEARCHED
Verify charities are legitimate with a reputable organization that tracks and evaluates nonprofit organizations, such as [http://guidestar.org](http://guidestar.org).

6. WATCH FOR BOGUS EMAILS CLAIMING TO BE FROM EXPERTS
For the most up-to-date information about the Coronavirus, visit the [Centers for Disease Control and Prevention](https://www.cdc.gov) (CDC) and the [World Health Organization](https://www.who.int) (WHO).

7. WALK AWAY IF YOU’RE PRESSURED TO ACT QUICKLY
Be suspicious if you are asked for money or personal information on the spot. Be particularly wary if someone says you previously agreed to send money and you don’t remember doing so.

8. BE AWARE: CON ARTISTS OFTEN ACT AS DEBT COLLECTORS
Crooks know people fall behind on bills so they attempt to collect on non-existent debts, often by posing as hostile debt collectors or officials from the government or law enforcement.

For more information visit [CRC’s website](https://www.crc-california.com).