

How to Identify a Hoax or Scam

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2. What are the differences between a Hoax, a Scam, and Phishing?

- **Hoax:** A hoax can be just an elaborate lie without criminal intent, simply to deceive.
- **Scam:** A scam is a criminal scheme intended to cheat you out of your money.
- **Phishing:** Phishing is the activity of defrauding an online account holder of financial information by posing as a legitimate company.

3. Cyber Attack: A Dangerous Form of HOAX or SCAM

- A form of Hoax intended to destroy or damage your computer. (Hijack your address book.)
- A form of Scam if the intent is to charge you money to free up your locked up computer.

4. This is not a Hoax

5. This is a Hoax

- Rat urine on top of soda can causes instant death.
- Reported on National News.
- Tell **everyone** that you know.

6. This is a Scam: FBI Charges Illegally Downloaded materials

7. The Jury Duty Scam

- **You receive a phone call or e-mail stating that you missed reporting for Jury Duty.**
- You are told that a warrant for your arrest has been issued.
- You state that you never got the notice.
- Scammer then asks for confidential information for verification purposes.
- You are asked for Social Security number, address, birth date, credit card number and/or bank account number.

8. Call from "Microsoft" Scam

- Mr. Heck, This is Microsoft Technical Support. We detect a problem with your computer.
- We can fix it for a fee.
- I usually say, "I don't own a computer" and the hoaxer hangs up.
- Note: I don't lie! I own **lots** of computers.

9. Rachel from Cardholder Services

- Fake offer to lower your credit card interest rates.
- Rachel claims to contact your credit card company and negotiate for a lower rate.
- Rachel charges between \$495 and \$1,595 even if no reduction is obtained.

10. The Bank Scam

- You get an e-mail message or phone call stating that your bank has had a possible security breach and that they need to verify your account.

- Please give us your Social Security Number and your Bank Account Number and we will verify that your account is okay.

11. More Bank Scams: Free Money

12. \$25.00 for FREE

13. Remember: A Fool and his/her money are soon parted.

14. My Grandpa said, "Nobody ever sold a car because it ran too good."

15. E-Mail

- If you receive an e-mail **without anything in the subject box** and only a web address in **BLUE** in the body of the message....
- Delete it immediately **regardless** of who sent it to you.
- Never click on the blue web address.
- It is designed to hijack your computer and/or your address book.

16. Characteristics of the typical Hoax

- Generally contain grammatical errors.
 - Spelling– Punctuation– Spaces and indents in text
 - Poor grammar– Mixed fonts
- Take care, Hoaxers are getting more sophisticated.

17. Different types of Hoaxes/Scams

- Virus Hoax • Health/Safety Hoax • Beneficiary Scam • Phishing (Account) Scam
- The Greed Hoax (Get rich quick)
- The Genealogy Scam

18. The Nature of a Virus Hoax

- A hoax is a message **warning** you about **pending doom** or of a virus.
- Often written in **poor English** without punctuation.
- It asks you to send the message **to everyone** you know.
- It lists a "**reliable source**" such as the office security person, IBM, NBC News.

19. A Virus Hoax

20. The 5 Characteristics of a Hoax

- 1. **The Problem:** Defines the problem
- 2. **The Threat:** What will happen. Hard drive will be wiped out. McAfee can't fix it.
- 3. **The Evidence:** My friend the computer guy at Microsoft told me.....
- 4. **The Authority:** Reported on CNN
- 5. **The Action:** Send to everyone you know.

21. A Virus Hoax

22. Another Virus Hoax

23. The Nature of a Health/Safety Hoax

- Rat urine on top of soda can causes instant death.

- Mice droppings found in Mrs. Butterfield's cookies.
- Reported on National News.
- Tell **everyone** that you know.

24. 'Killer Bananas' rumor floods Internet

25. The Nature of a Beneficiary Scam

- An Official Died in an Accident.
- Left \$20,000,000 in his estate & no heirs.
- Government will confiscate the funds.
- They need you to get funds out of the country.
- They offer you \$2,000,000 for setting up an account.
- Require \$50,000 deposit in joint account.
- They will even set up false papers to show that you are a relative of deceased.

26. My name is Hannah Mabuto from Nigeria....

- My husband was assassinated.
- He had \$25,000,000 in a secret bank account.
- Give me your bank account number, credit card number, and a good faith deposit of \$10,000 and I'll give you \$2,500,000 for helping me get the money out of Nigeria.

27. The Nature of a Phishing Scam

1. Announces the problem
2. Presents evidence
3. Threatens an inconvenience if you take no action
4. Gives you a URL address to take care of your problem.
5. Usually contains an official looking logo.

28. A Phishing Scam

29. Check the URL Address

30. Turn on Status Bar in Internet Explorer by clicking on "VIEW" and "STATUS BAR".

31. Turn on Status Bar in Outlook Express by clicking on "VIEW", "LAYOUT" and "STATUS BAR".

32. Look at this address

33. Check the spelling on this one.

34. The second paragraph is a duzzie.

35. Greed Hoax

36. I'm Rich!!!!

- If I send that message to all 500 members of MPAFUG I will get **\$206,500**.
- If each of you send it on to one person, I will get an additional **\$69,500**.
- In addition, I'll get a **\$25** gift certificate to Outback Steakhouse.
- **\$206,500 + \$69,500 + \$25 = \$276,025**

37. Many Scams are aimed at Genealogists

- Many Genealogists are retired.
- Genealogists tend to be trusting people.
- All Genealogists are rich.
- Many Genealogists want to believe that they have royal blood or have an Indian in their ancestry.

38. Here are some Genealogy Scams

- Remember Bath Ohio?
- How could we forget?
- While they were selling useless books, their counterpart today is selling internet access.

39. Genealogy Scams are not new.

- Genealogy Scams have been around since the late 1700's and probably earlier.
 - Land, Wealth, and Inheritance related
 - False Genealogies
 - Social Status Scams
- DAR • SAR

40. Become a Russian Count on e-Bay with a minimum bid of \$10,000

41. ...and here's the guarantee.

- "And rights to this very special title (Secret Councilor) we are offering to YOU!!!"
- "Everything is notarially approved, of course."

42. Genealogies "Created" by Gustav Anjou 1863-1942

- Noted transcriber of New England data
- \$18,000 would prove, without fail, your connection to Royalty. (Your choice of country)
- Over 200 major genealogies created by him.

43. Heraldry Scams

- Halberts of Bath, Ohio was operated by the Numa Corporation, and was the most famous.
 - Sold Coat of Arms and Family Crests
 - Sold Family History Books
 - Sold Name Lists
- Shut down by US Postal Service

44. Sample Heraldry Scam

45. Vanity Publishing

- "Who's -Who" style books.
- Family History Books, Poetry and Short Story Books.
 - "Look, here I am in this book."
 - Unfortunately YOURS is the only copy that has your work in it.

46. Warning Signs that you are being taken to the cleaners.

1. Promises of unrealistic results.
2. Credit Card required for FREE Trial
3. No US Mailing Address
4. Endorsement by famous individual or unknown person with your surname.
5. Nobody has ever heard of this company.

47. If it looks too good to be true, it is likely NOT true.

- “See how Donny Osmond added 38 generations to his Family Tree using OneGreatFamily!”
- “557 of Donny Osmond’s ancestors suddenly revealed themselves. How many of your ancestors are waiting to be discovered?”

48. FamilyDiscovery.com,
The King of SCAM, is also known as:

- 1 • genealogydevelopments.com ***
- familydiscovery.com ***
- genealogyfinders.com ***
- genealogyfinders.net ***
- aboent.com ***
- genlocator.com
- 2 • genseeker.com ***
- genseekers.com
- genealogy-express.com ***
- family-express.com ***

49. FamilyDiscovery.com

- Offers you access to “The world’s largest genealogy database”

– ...which is of course... the Internet.

- The cost is about \$50 by credit card.
- Bottom Line: They sell you what is available for FREE.
- If you try to cancel, you can’t.

50. MyTrees.com aka KinderedKonnnections.com

- This outfit lifts people’s databases from publicly accessible web sites, republishes the data without permission and displays the data on their web site under a copyright notice of their own.
- You could be arrested for making a copy of your own data.

51. \$29.95 PER RECORD!!!! Hit or Miss

52. Grandparent Scam

- Police are warning the public to be vigilant against the “Grandparent Scam,” also called the “Emergency Scam.” This scam has been around for years but seems to have become more popular in the past year or so.

53. Stuck in London: I got this from 3 members of MPAFUG

54. Most Important Rule

- **Back up your data often.**
- MPAFUG recommends triple back up system.
 - Use three flash memory drives and mark them 1, 2 and 3.
 - **Each time you enter or modify data, back it up.**
 - Start with drive 1. Next time on drive 2. Next time on drive 3. Next time on drive 1. Etc.

55. Virus Prevention Summary

- Do not open any attachment from an unknown person or company.

- Do not open any attachment unless you are expecting it.
- If you get an unexpected attachment from a friend, ask them if they sent it before you attempt to open it.

56. What to do about a Hoax

- Check it out at F-Secure at the address listed below:
- <http://www.f-secure.com/virus-info/hoax/>
- DO NOT Send it on to your friends.
- Delete it.

57. <http://www.f-secure.com/virus-info/hoax/>

58. Other sites for checking out a hoax

- <http://www.cyndislist.com/myths/>
- <http://www.symantec.com/avcenter/hoax.html>
- <http://en.wikipedia.org/wiki/Hoax>
- <http://urbanlegends.about.com/>
- <http://www.snopes.com/>

59. MPAFUG Guidelines

- Messages to the On-Line Bunch have a subject that always starts with MPAFUG.
- MPAFUG will never send you an attachment as part of an On-Line Bunch message.
- All e-mail to and from MPAFUG is scanned for viruses.
- The MPAFUG computer is updated daily for current virus definitions.

60. How to protect yourself

- If you are not a customer, ignore it.
- If you are a customer, do not respond to the request for personal or financial information. Call the bank by phone.
- Do not click on the link from an e-mail message that you suspect is a Hoax / Scam.
- Check your credit card and bank statements immediately after receipt.

61. How to protect yourself

- If you unwittingly supply personal or financial information, inform the appropriate institutions (bank or credit card) immediately.
- Learn how to spot fraudulent e-mail messages. (the goal of this session)
- Ask if you are not sure.

62. Even photos can be a Hoax

63. This is not a hoax:

A little Humor helps.

64. Are there any questions?