Tips for Spotting a Scam. Don't fall for it! Here's what to know and do:

- First, Fr. Dennis or Fr. Charles will *never* contact a parishioner directly with an emergency request for cash or gift cards. Messages asking parishioners to help fulfill a need would come through the parish's official communication channels or be accomplished through a collection approved by the diocese. If you're not sure about a text or email you've received, do not engage or respond. Call the Parish Office right away to notify a staff member. In addition, please note that neither your parish, nor the diocese, will ever sell or give away parishioners' personal information.
- Often times with text messages, a scam can be identified by looking at the phone number. If the area code is not local, it's likely a scam. If you are contacted by a scammer, report it to the Parish Office. If you can, capture screen shots of the correspondence on your phone or laptop and email those to the Parish Office.
- File a report through the Federal Trade Commission's Complaint Assistant which helps the FTC detect patterns of fraud and abuse.
- If you suspect that your Facebook account has been hacked, CBS News offers these tips on how to tell if your account's been hacked and what to do about it at: https://www.cbsnews.com/news/how-to-tell-if-your-facebook-has-been-hacked-and-what-you-can-do/. You can also check the "help center" on Facebook for information on hacked and fake (cloned) accounts.

Be on the lookout when someone:

Pretends to be someone you know.

Scammers often pretend to be contacting you from the IRS or Social Security Administration, or from a company you're familiar with like your bank. They might make up a name that sounds official, or say they're calling on behalf of a loved one.

Presents you with a conditional prize or problem.

Scammers may say you've won a prize that's too good to be true, and you have to pay a fee in order to receive it. They might say you're in trouble with the government, or a family member is in trouble and needs money.

Pressures you to act immediately.

Scammers want you to act before you have time to think. They may say a family member has an emergency or your computer has a virus. Sometimes they threaten legal action, arrest or to freeze your bank account.

Asks you to pay in a specific manner.

Scammers will often insist you pay by sending money through a payment app, wire transfer or by putting money on a gift card and then reading them the number on the back. Some will send you a fake check, ask you to deposit it and then ask you to send them the money.

Actions to help protect yourself from scams:

Block Filter unwanted emails to your spam folder and block unwanted calls and texts.

Resist Don't let anyone pressure or threaten you into giving them personal information or money.

Hang up or don't respond.

Refuse Even if it's a business you recognize, don't give your personal or financial information to any

one who contacts you.

Pause If anyone says you must act right now, stop and ask yourself, "Is this how a legitimate company

would act?" If something seems "off," it probably is.

Validate Instead of clicking links in e-mails and text messages or calling the numbers provided to you,

use a company's contact info from their official website.

Talk If someone tells you to keep a secret or says something suspicious that makes you

uncomfortable, stop and check with someone you trust.