How to spot SPAM and phishing

Every day countless phishing and spam emails are sent to unsuspecting victims all over the world. There are a number of key things that you can look for.

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| 1. | The message asks for **personal information** | No matter how official an email message might look, it is always a bad sign if the message asks for personal information. Your bank doesn't need you to send them your account number. They already know what it is. Similarly, a reputable company should never send an email asking for your password, credit card number, or the answer to a security question. |
| 2. | You didn't **initiate** the action | Have you received an email message informing you that you’ve won the lottery!!!! The only problem is that you never bought a lottery ticket. If you get a message informing you that you have won a contest that you did not enter then you can bet that the message is a scam. |
| 3. | The message **appears** to be from a **government** agency | Phishing artists who want to use intimidation don't always pose as a bank. Sometimes phishing artists will send messages claiming to have come from a law enforcement agency, the IRS, the FBI, or just about anything else that could scare the average law abiding citizen. |
| 4. | You are asked to **send money** to cover expenses | One telltale sign of a phishing E-mail is that you will eventually be asked for money. You might not get hit up for cash in the initial message, but sooner or later a phishing artist will likely ask for money to cover expenses, taxes, fees, or something like that. If that happens, then you can bet that it's a scam. |
| 5. | The message contains a **suspicious**, **URL** (web address) | Often the URL in a phishing message will appear to be perfectly valid. However it may not be properly structured as a web address, or the spelling or name just looks strange for what it’s supposed to be.  |
| 6. | The message contains **poor spelling** and **grammar** | Whenever a large company sends out a message on behalf of the company as a whole, the message is usually reviewed for spelling, grammar, legality, and a number of other things. So, if a message is filled with poor grammar or spelling mistakes it probably didn't come from a major company's legal department. |

And remember, if in doubt **delete** it!