TIPS FOR INTERACTING SAFELY WITH PEOPLE ONLINE

It is important to exercise caution when interacting with strangers online. While most people are authentic and well intentioned, there are a variety of scams and fraudulent actions that target seniors and vulnerable individuals. As long as you follow the tips listed below, you should be able to stay safe online. These tips are not intended to discourage anyone from meeting and interacting with people online; but to equip you with the knowledge to interact safely. When caution is used, fostering online relationships can be very beneficial.

Interacting with Individuals Online

- Avoid revealing any personally identifiable information, including your address, social security number, insurance policy number, credit card information, pictures etc.
- Scammers often target individuals via websites, email and other forms of online communication. Do not give your financial information to anyone you meet online or pay them in anyway. Never send someone money, agree to accept money on someone's behalf, or other similar situations.
- Do not open attachments, click on links, or respond to email messages sent from unknown individuals or companies that ask for your personal information.
- Regularly check your bank account activity and review your credit card statements monthly for unknown charges.
- Monitor your credit report and see if any new credit cards, loans, or other transactions have been made in your name. If you notice any suspicious activity, you can freeze your credit and dispute the false transactions.

Tips for Meeting Virtually 'Face-to-Face'

- Ask the person a lot of questions about themselves, gathering as much information as possible. Then, trust your gut instincts and decide if anything about the person seems too good to be true, or if there is anything about the person that makes you feel uneasy.
- Also, consider checking the person out online by searching for them on Facebook or other social media to ensure they are who they say they are. Make sure their social media pages don't appear thrown together with very few friends, followers, posts etc.
- Avoid revealing much self-identifying information initially. Your full name and the city where you live is often all that is needed to find someone's address online.
- Don't download anything sent to you by anyone you don't know. Downloading unknown files or photos can expose your computer to viruses or even potential hacking.
- Do not feel obligated to discuss anything that makes you uncomfortable with someone you are meeting virtually. If the person persists in bringing up topics you have said you are not comfortable discussing, this is a red flag and you should consider ending the relationship.
- If you have a land line, do not share this number with someone you are meeting online as an alternate means of communication. Land lines are often linked to your address.
- Lastly, be sure to share the identity and contact information of the person you are meeting virtually with family members.