STOP. VERIFY. THEN HELP.

If a caller says a family member is in trouble

1. Pause

Do not send money.

Do not share a password or verification code.

Do not give personal or financial information.

2. Ask

Ask for your private family verification phrase.

Do not say the phrase first. Do not give hints.

3. Hang up and call back

Call your loved one using the number already saved in your phone.

If they do not answer, call another trusted person who can check on them.

4. Check another way

For a bank, hospital, court, police department, or government agency, find the official number yourself.

Do not use a number supplied by the caller or message.

5. Remember

- A familiar voice can be copied with AI, and caller ID can be faked.
- Gift cards, cryptocurrency, cash couriers, and demands to move money are major warning signs.
- No legitimate organization will ask you to move money to “protect it.”
- Secrecy and extreme urgency are signs to slow down.

If money or information was already sent

1. Contact the bank or payment company immediately. Ask whether the transaction can be stopped or reversed.
2. Change any password that was shared and turn on multifactor authentication.
3. Save phone numbers, messages, voicemails, receipts, and transaction details.
4. Report it: **ReportFraud.ftc.gov**, **IC3.gov**, or **833-FRAUD-11**. Contact local police if money was stolen or someone is in danger.

Our family plan

Trusted person to call: ______________________________

Phone number: ______________________________

Keep the actual family verification phrase private. Do not write it on a card left beside the phone.