

Before you do anything, call me

My rule: Nobody gets money or my computer because they contacted me first. I hang up and call family, or I call the number on my card.

Call: _____ at _____

My bank: the number on the back of my card.

Hang up if someone:

- Says my computer is locked or has a virus and gives me a number to call. Real Microsoft warnings never show a phone number.
- Says I must move my money to keep it safe. Nobody real asks for that.
- Asks me to install a program or read them a code so they can get on my computer.
- Wants payment in gift cards, a wire transfer, cryptocurrency, a Bitcoin ATM or cash handed to a courier.
- Says a grandchild is in trouble and needs money now. I call the grandchild back on the number I already have.
- Tells me to keep it secret. That is exactly when I tell someone.

What to say

"I don't do anything about money or my computer over the phone. I'll call you back." Then hang up. You don't have to be polite to a scammer.

If a pop-up won't go away

Don't call the number. Hold the power button until the computer turns off, then call me.

If something already happened

1. Turn the computer off or unplug the internet.
2. Call the bank from another phone, using the number on the card.
3. Call me. Nobody is in trouble.
4. Report it at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud) and [ic3.gov](https://www.ic3.gov).

Checklist: [xcelcor.com/check](https://www.xcelcor.com/check)