

Bank of Botetourt

March 2025

Protect Yourself: National Slam the Scam Day & National Consumer Protection Week

Scammers are always finding new ways to trick people out of their money and personal information. To help fight back, the Federal Trade Commission (FTC) and other organizations have dedicated time to educating consumers about fraud prevention through **National Consumer Protection Week (NCPW)** and **National Slam the Scam Day**.

What is National Consumer Protection Week?

National Consumer Protection Week, observed annually in the first full week of March, is a time when government agencies, consumer advocacy groups, and businesses come together to provide resources and tips to help people make informed financial decisions and avoid scams.

Throughout the week, organizations share important information on recognizing fraud, improving financial literacy, and taking steps to protect personal data.

During NCPW, events and online resources help consumers learn about topics such as identity theft, online shopping fraud, investment scams, and financial security. The goal is to empower individuals with knowledge to recognize scams before they become victims.

What is National Slam the Scam Day?

As part of NCPW, the Social Security Administration (SSA) created National Slam the Scam Day, observed on March 7, 2024. This day is dedicated to raising awareness about government impostor scams, one of the most common types of fraud. These scams often involve fraudsters pretending to be officials from the SSA, IRS, Medicare, or other agencies, trying to convince individuals to provide personal information or make payments to resolve fake issues.

How to Protect Yourself from Scams

Here are some key tips to keep in mind to protect yourself from fraudsters:

- Recognize the Red Flags: Scammers often use urgent language, threats, or promises of prizes to lure victims.
- Never Share Personal Information: Legitimate government agencies will not call, email, or text asking for Social Security numbers, bank details, or payments over the phone.
- Hang Up and Verify: If you receive a suspicious call, hang up and contact the agency directly using official contact information.



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- Beware of Unusual Payment Requests: Scammers often ask for payment via gift cards, cryptocurrency, or wire transfers—methods that are difficult to trace.
- Report Scams: If you encounter a scam attempt, report it to the FTC at ReportFraud.ftc.gov or the SSA's Office of the Inspector General at oig.ssa.gov.

Stay Informed and Spread Awareness

The best way to combat scams is through education and awareness. By participating in National Consumer Protection Week and Slam the Scam Day, you can help protect yourself and others from falling victim to fraud. Follow trusted sources like the FTC, SSA, and your local consumer protection agencies for the latest scam alerts and tips. Don't let scammers win—stay vigilant, stay informed, and always Slam the Scam!

Stay vigilant, stay secure.

Sources/Credit: Article: OpenAl, ChatGPT, February 20, 2025, https://chatgpt.com/c/67b7a39b-db30-8001-aad2-e19f30fb4723

Images: SSA.gov and FTC.gov

#SlamTheScam 2025

National "Slam the Scam" Day is designated by Social Security's Office of the Inspector General to raise awareness of government imposter scams, which continue to spread across the United States. Slam the Scam Day is **Thursday**, **March 6**, **2025**, as part of National Consumer Protection Week, which takes place this year from March 2-8.



- Buying a gift card to pay someone?
- STOP. It's a scam!
- Gift cards are for gifts.



Do NOT use a gift card to pay: the IRS or Social Security, tech support, a family member in trouble, ransom or to avoid arrest or deportation, a member of the military, or to keep your utilities on.

Report gift card scams at: ReportFraud.ftc.gov

If you receive a suspicious call:





- · Hang up
- · Don't believe them
- · Don't trust your caller ID
- Don't give them money
- Don't give them personal information
- Report the scam at oig.ssa.gov



SSA.GOV/SCAM

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Visit https://www.ssa.gov/scam/resources.html and https://consumer.ftc.gov/features/nationalconsumer-protection-week for more information and resources.

Protect Your Digital Space: Best Practices for Securing Your Home Network

In today's digital world, a secure home network is essential for protecting personal data, devices, and online activities from cyber threats. By following these best practices, you can create a safer and more resilient network for you and your family.

1. Change Default Router Credentials

Most routers come with default usernames and passwords, which are easy targets for hackers. Change these credentials to a strong, unique password as soon as you set up your router.

2. Use Strong and Unique Passwords

Ensure that your Wi-Fi network is secured with a complex password that combines upper and lowercase letters, numbers, and special characters. Avoid using easily guessable passwords like "password123" or "homewifi."

3. Enable Network Encryption

Use WPA3 encryption if your router supports it, or WPA2 as a minimum. This adds an extra layer of security by encrypting the data transmitted over your network.

4. Keep Your Router Firmware Updated

Manufacturers frequently release firmware updates to fix security vulnerabilities. Regularly check your router's settings or manufacturer's website for updates and install them promptly.

5. Disable Unnecessary Features

Turn off features like remote management, WPS (Wi-Fi Protected Setup), and UPnP (Universal Plug and Play) unless absolutely necessary. These can be exploited by cybercriminals.

6. Set Up a Guest Network

If your router supports it, create a separate guest network for visitors. This keeps your primary network and connected devices safer from potential threats brought by unknown devices.

7. Monitor Connected Devices

Regularly check which devices are connected to your network and remove any that you do not recognize. This can usually be done through your router's admin panel.

8. Use a Firewall and Antivirus Software

Ensure that your router has an enabled firewall and install reputable antivirus software on your devices to help block malicious attacks.

9. Consider Using a VPN

A Virtual Private Network (VPN) can add an extra layer of privacy by encrypting your internet traffic, making it harder for hackers to intercept your data.

10. Power Cycle Your Router Regularly

Restarting your router occasionally can help clear potential security threats and improve its performance.

By taking these precautions, you can significantly reduce the risk of cyberattacks and ensure a secure online experience for your household. Stay proactive and protect your digital home!

Sources/Credit: Article: OpenAl, ChatGPT, February 20, 2025, https://chatgpt.com/c/67b7a39b-db30-8001-aad2-e19f30fb4723



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