Stay safe this holiday season

- **Verify family emergencies:** Call your relative directly on their known number or use a family code word before sending help, especially with AI voice-cloning scams.
- **Skip links in texts and emails:** Do not click links in unexpected delivery notices, deal alerts, or charity requests. Go straight to the official website or call a verified phone number.
- **Watch out for urgency and secrecy:** Scammers push fast action, fear, or secrecy. Real emergencies and honest organizations give you time to check.
- **Use safer payment methods:** Avoid paying strangers or urgent callers with gift cards, wire transfers, cryptocurrency, or peer-to-peer payment apps. Use a credit card for online shopping and check statements often. If using the U.S. post office, limit sending checks, never send cash.
- **Check charities first:** Look up a charity independently and confirm it is real before donating.
- **Pause and ask a trusted person:** Take a step back and talk with a trusted family member or friend if something feels off.