

NAPLES COMPUTERS HOW-TO • SECURITY & SAFETY

How to Avoid Scam Calls and Texts

Unexpected texts about an unpaid toll, a bank “fraud alert,” and robocalls all share the same playbook: urgency, a link or a number to press, and a request for your information. This guide walks through three real examples, the warning signs they share, and what to do instead of tapping or pressing. (Phone numbers, web addresses and screens shown are made-up examples.)

How these **scams** work

Different stories, same playbook: urgency, a link, and a request for your information.

A message you didn't expect

A text or call about a toll, your bank, or an account you may not even have.

Urgency

Pay now, verify now, or face a fee, a suspension, or worse.

A link, or a number to press

Leads to a fake payment page, or a recording that asks for your information.

Real examples, and the warning signs

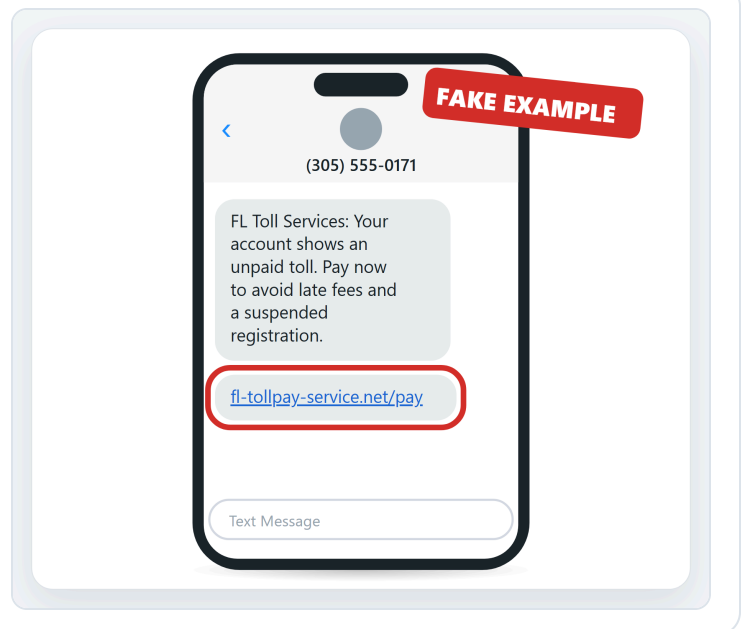
EXAMPLE

1 An unpaid-toll text that isn't from your tollway

The real sender is a random, unfamiliar number, not SunPass, E-ZPass, or your tollway's name. The link goes to a copycat web address, not the tollway's real site.

WHAT TO DO

Don't tap the link. Check your toll account directly in your tollway's own app, or by typing its real website address yourself.



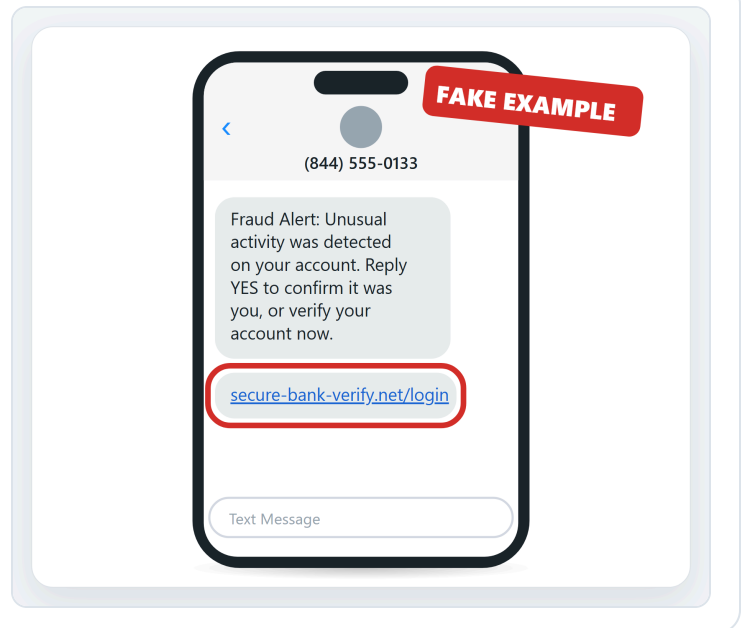
EXAMPLE

2 A “fraud alert” that wants your login

A real fraud alert from your bank doesn't ask you to “verify” by tapping a link or signing in through a text. This link leads to a fake sign-in page built to steal your username and password.

WHAT TO DO

Don't tap it. Open your bank's own app, or call the number on the back of your card, to check for yourself.



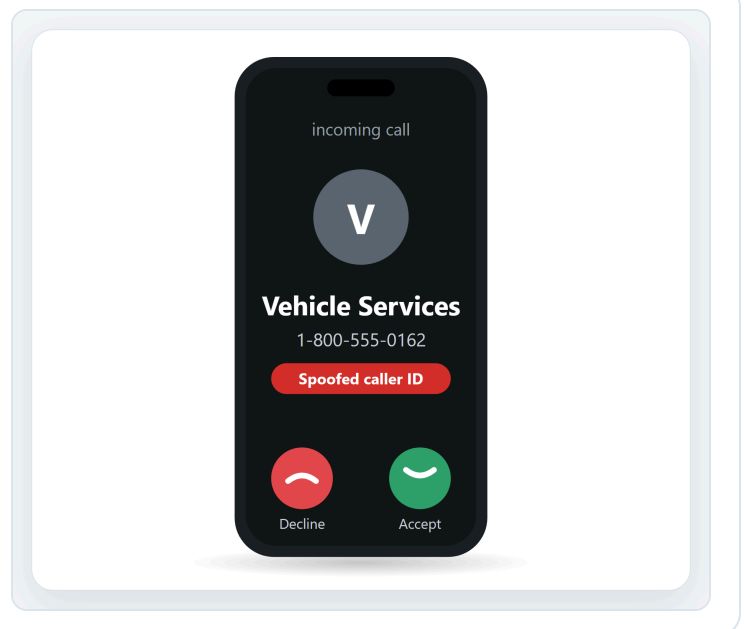
EXAMPLE

3 A recorded voice with a “final notice”

Robocalls play a recording, not a live person, and the caller I.D. can show any name or number, even one made to look local.

WHAT TO DO

Don't press a number to “speak to a representative” or to be “removed.” Just hang up, and block the number.



The warning signs

- ☐ An unknown or random number
Real companies usually text or call from a consistent, known number
- ☐ Urgent, scary wording
Fees, suspension, arrest, fraud: designed to make you act before you think
- ☐ A link that doesn't quite match
A copycat web address, not the company's real one
- ☐ Asks you to pay, "verify," or log in
Right there in the text, or by pressing a number on the call

What to do instead

- ☐ Don't tap, click, or press a number
Not even to "verify," "confirm" or get "removed"
- ☐ Go straight to the real app or website
Type the address in yourself, or use the official app
- ☐ Call a number you already have
From your card, your bill, or the company's real website, not the message
- ☐ Forward spam texts to 7726 (SPAM)
Works on any phone; block the number too

Recap: scam calls and texts

- ☐ Unpaid-toll texts: check your tollway's own app
- ☐ Fake fraud alerts: your bank won't ask you to "verify" by text
- ☐ Robocalls: caller I.D. can be faked; don't press anything
- ☐ Links that don't quite match are a giveaway
- ☐ Go to the real app, site, or number yourself
- ☐ Forward spam texts to 7726, and report it

The safest move is always to go to the real app, website, or phone number yourself, never one from the message or call. You can forward spam texts to 7726 (SPAM) on any phone, and report scam calls and texts at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). Already tapped a link or shared information? Call us at 239-513-1960.



Got a suspicious call or text, or already tapped something you shouldn't have?

Call 239-513-1960

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