

HUGHES | FINANCIAL
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TIME CYBER CRIME

DON'T BE A STATISTIC!

**Actions You Can Take Today
To Protect You & Your Money**

OUR PRESENTERS



PATRICK HUGHES, CFP®

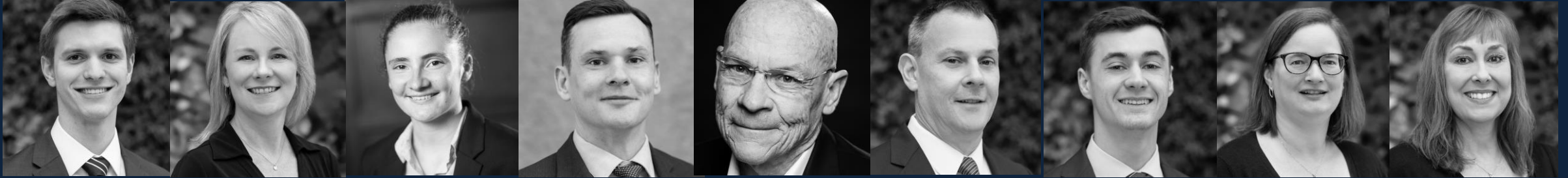
Managing Partner
& Financial Advisor



BERKELEY MEREDITH, CFP®

Financial Advisor

ABOUT HUGHES FINANCIAL SERVICES



Independent
Registered
Investment
Advisor



Comprehensive
financial planning
and wealth
management



Fiduciary

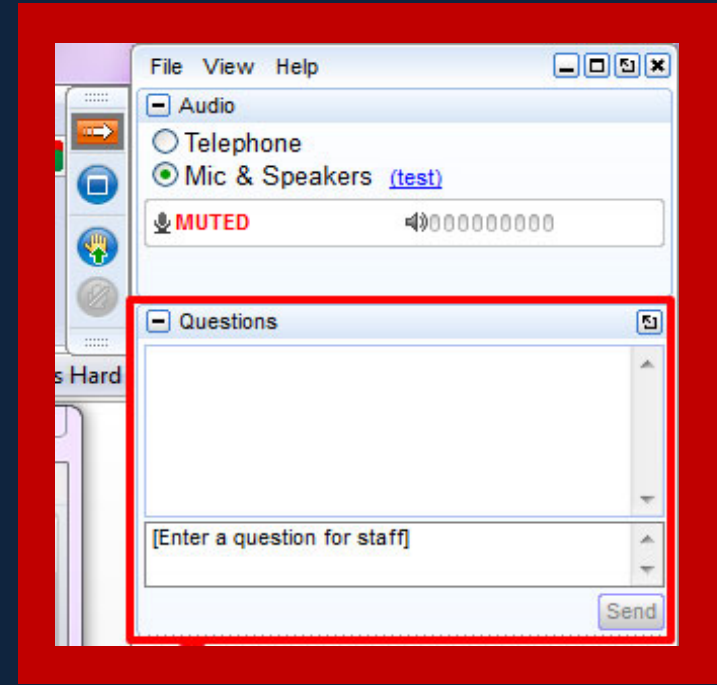


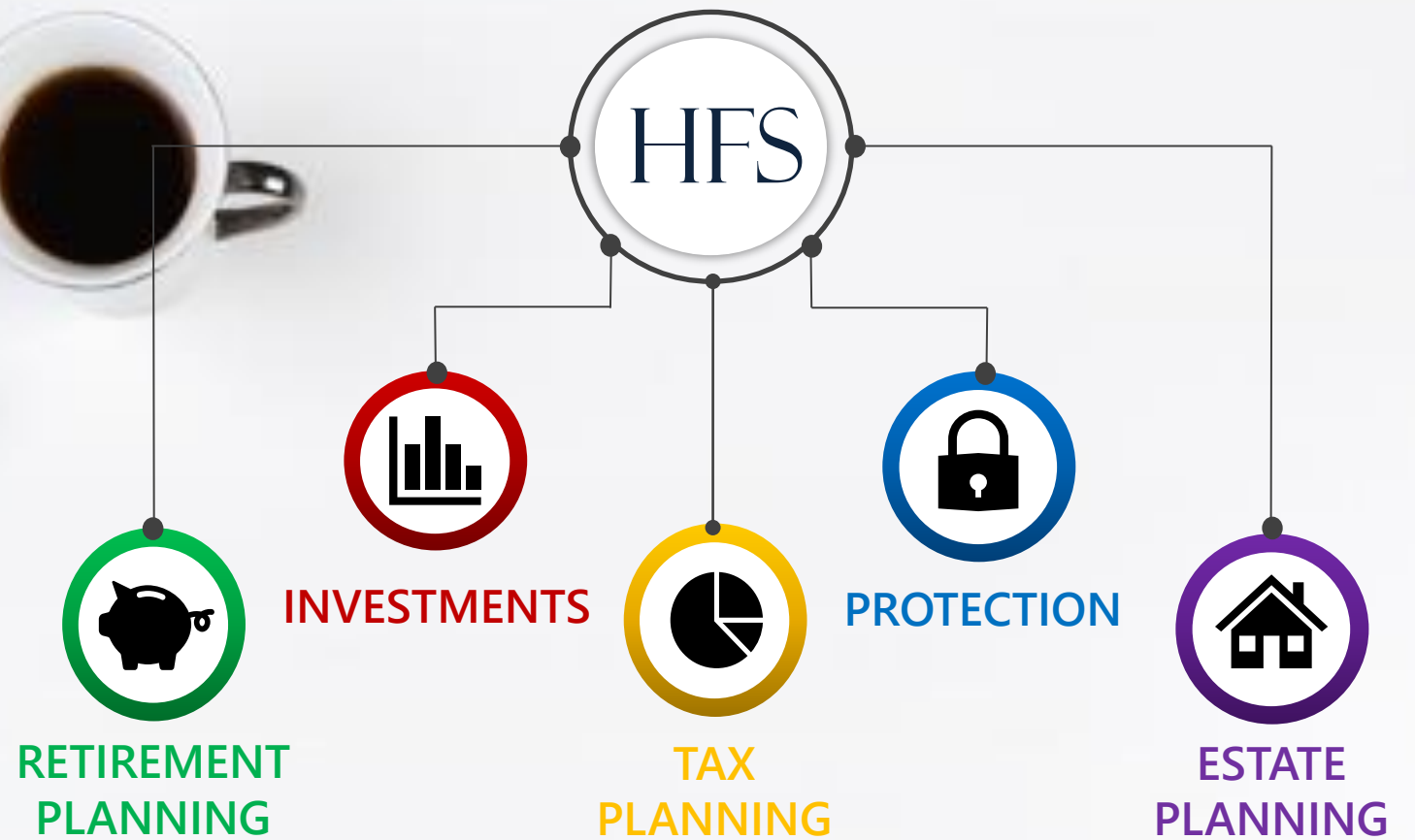
Professional
certifications
and continuing
education



Over 100
years
combined
experience

Q&A HAVE QUESTIONS?





5 KEY AREAS OF FINANCIAL PLANNING

WHAT ARE THE NUMBERS?

FRAUD DATA 2020

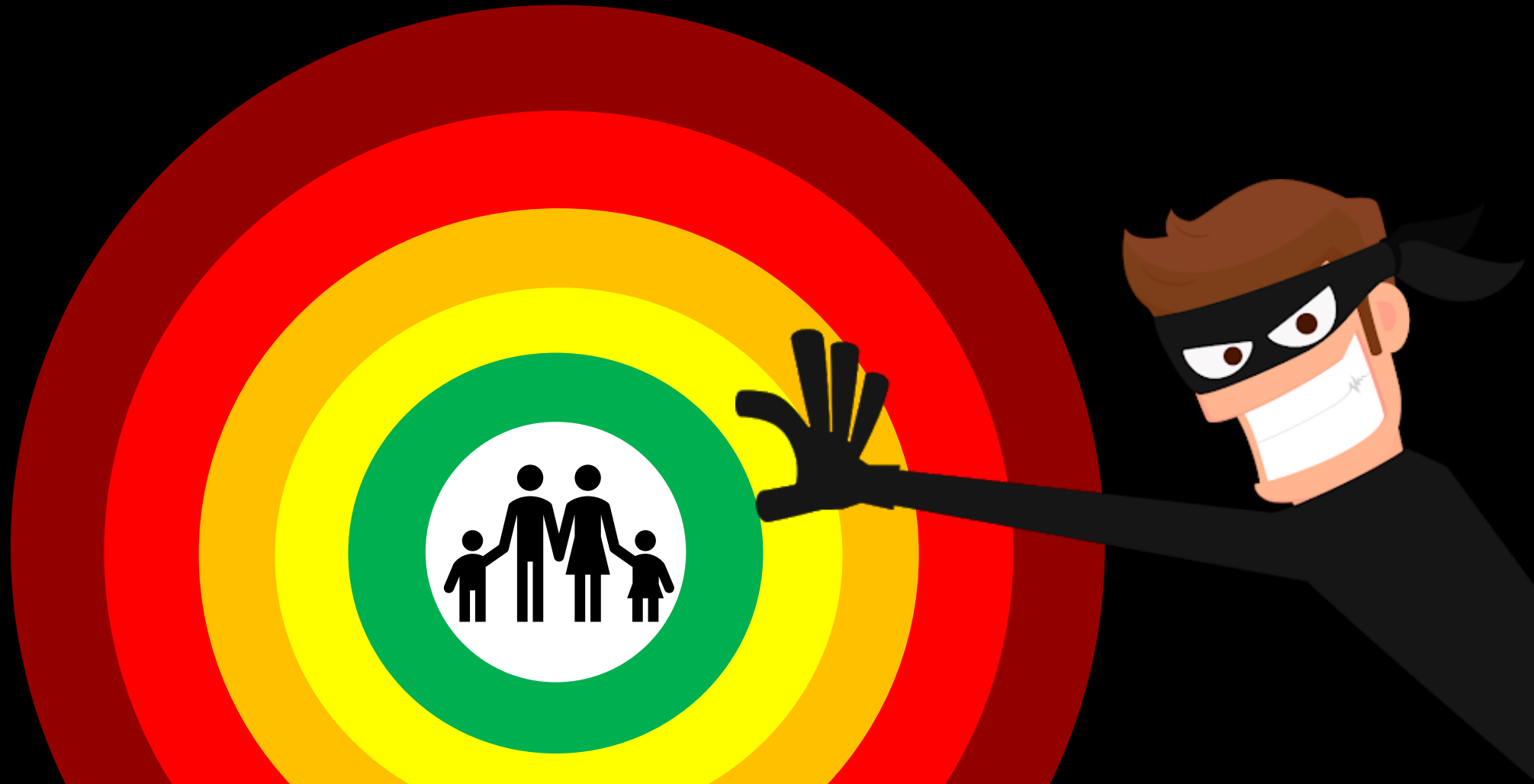
**2.2
MILLION
FRAUD
REPORTS**

- 2020: \$3.3B, up from \$1.8B in 2019
- Imposter scams most common
- 2020: \$1.2B imposter scams

**END OF 2021:
CYBERCRIME EXPECTED TO COST \$6T GLOBALLY**

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2021 Scam Trends to Watch For



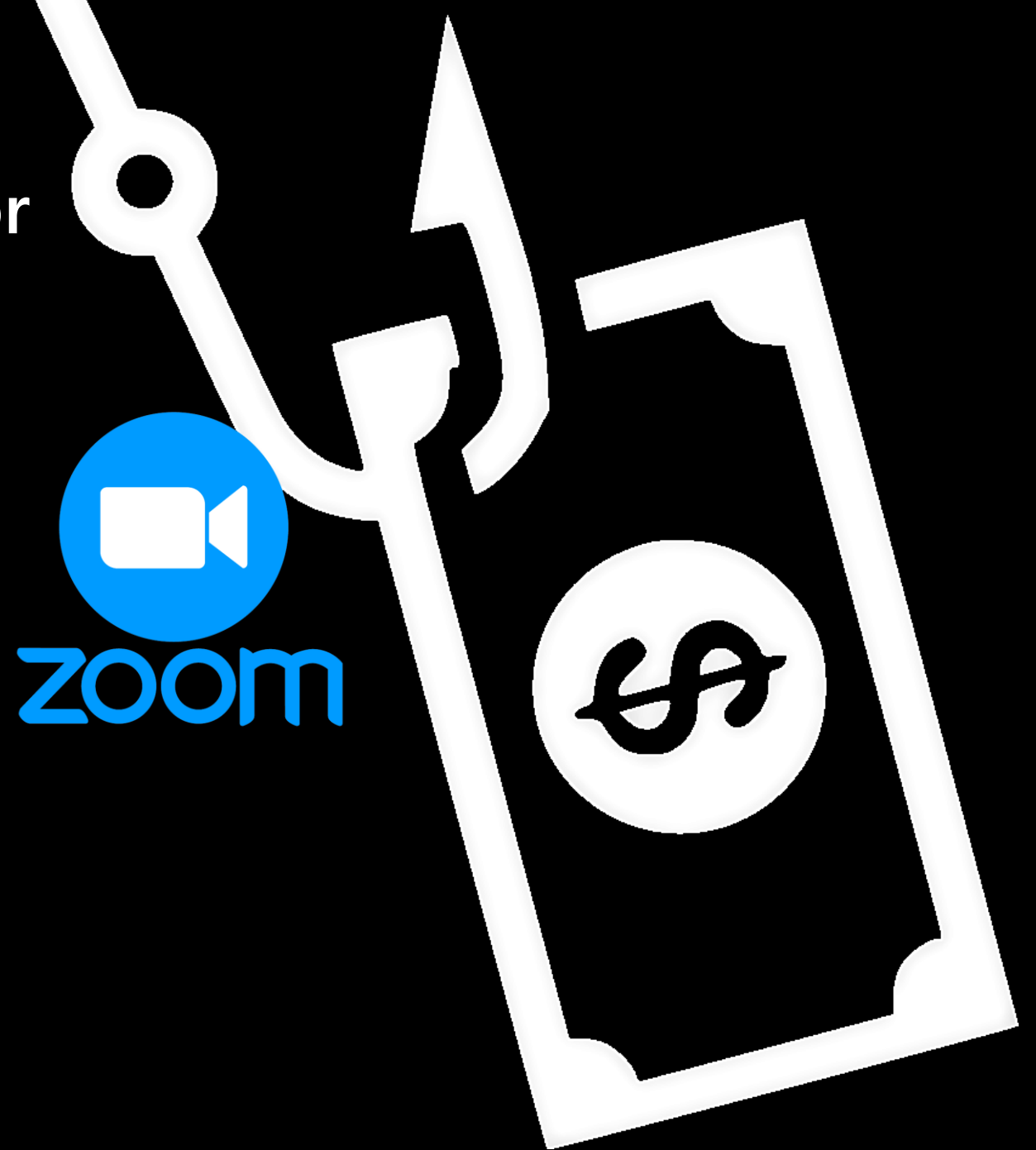
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2021 Scam Trends to Watch For

- Phone Calls
- Emails
- Text Messages



PHISHING



DON'T BE A STATISTIC!

2021 Scam Trends to Watch For

PERSONAL CONNECTION

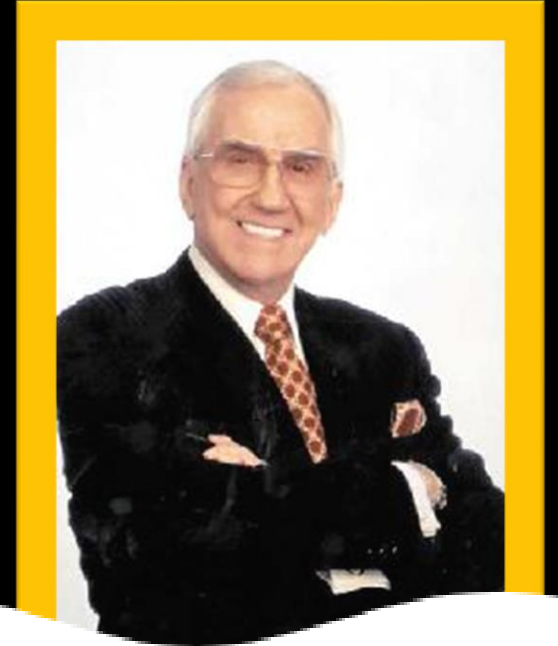
- Family Emergency

OFFICIAL/GOVERNMENT

- Social Security / Medicare / Unemployment Bureau / IRS

WINDFALL EVENT

- Unclaimed Economic Impact Payments



IMPOSTER SCAMS



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2021 Scam Trends to Watch For

How Scammers Like to Be Paid

- Cash
- Wire Transfer
- Retail Gift Cards
- Person 2 Person (P2P) Payments (Venmo, Zelle, Cash App, Paypal)
- Cryptocurrency (Bitcoin)

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2021 Scam Trends to Watch For

“Crooks prefer to get money in forms that aren't traceable or are erasable,” says **Amy Nofziger, a fraud expert for AARP. “Knowing their preferences may make it easier to spot their schemes.”**

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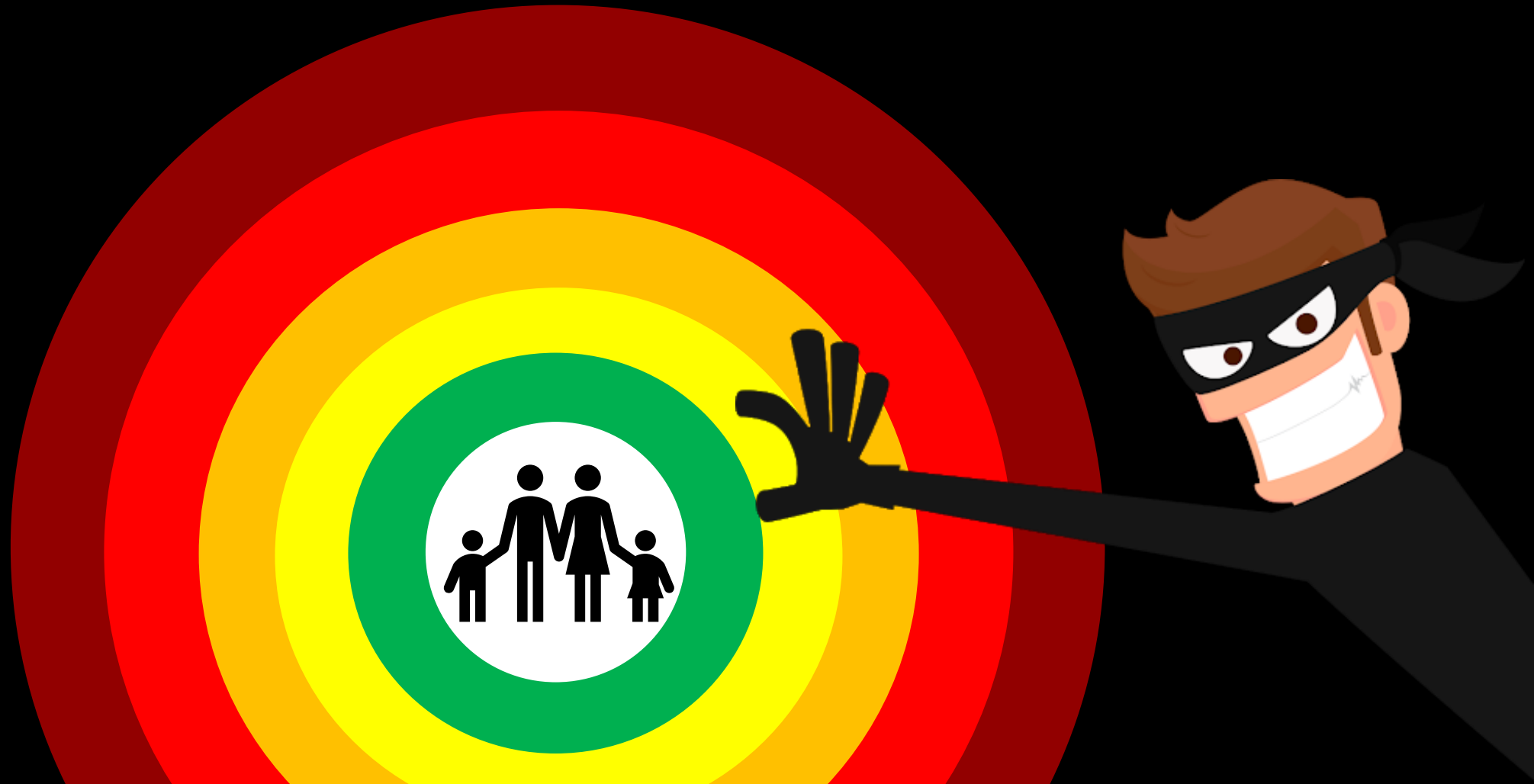
2021 Scam Trends to Watch For



REMOTE ACCESS

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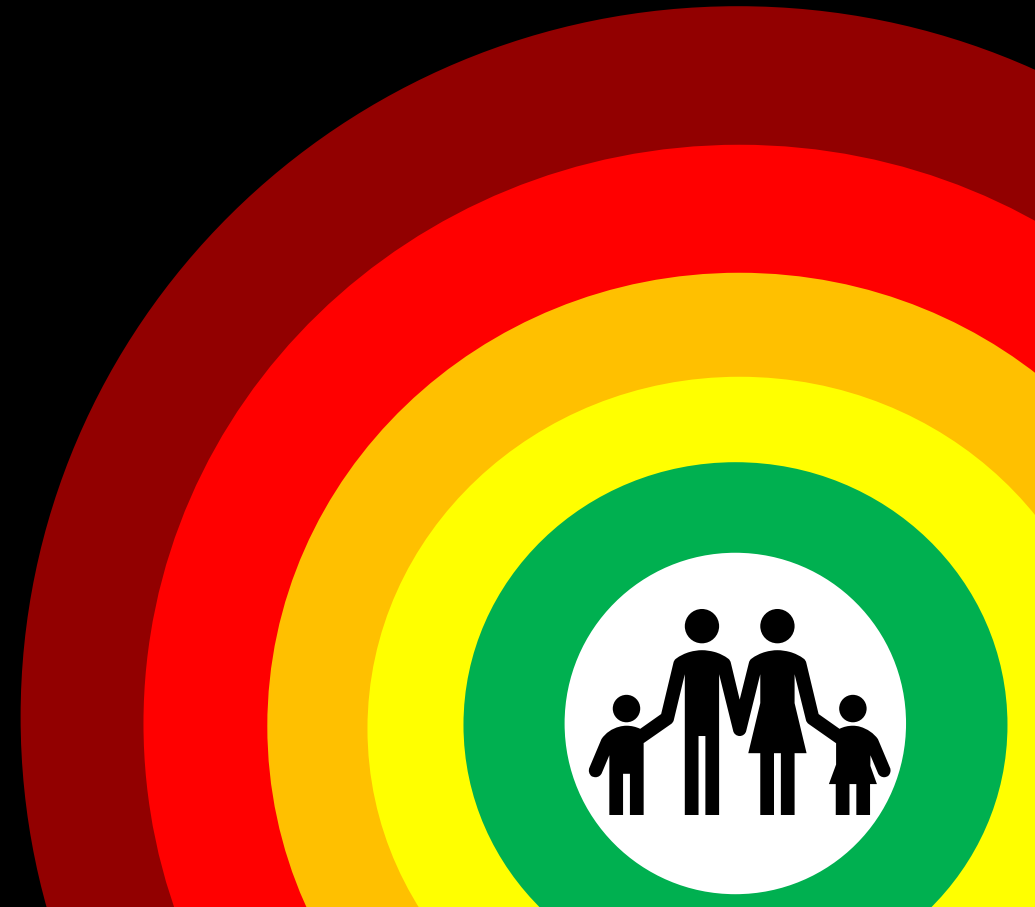
Insulate Your Personal Information From the Criminals



DON'T BE A STATISTIC!

5 Actions You Can Take Today To Protect You & Your Money

1. Keep software up to date on all devices
2. Firewalls and anti-virus protection
3. Two- or multi-factor authentication
4. Password manager or strong passwords with multiple types of characters
5. Be wary of phishing scams through emails, texts messages, phone calls





5 STAR TIP

What happens if I
become a victim of
identity theft or a
cybercrime?

DON'T BE A STATISTIC!

Steps to Take If You Become a Victim

- Report the crime to the FTC and your state attorney general
- Report the crime to your relevant financial institution
- Consider locking or freezing your credit through the 3 national credit bureaus
- Reset your passwords
- Contact Hughes Financial Services and your advisor

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CYBER CRIME

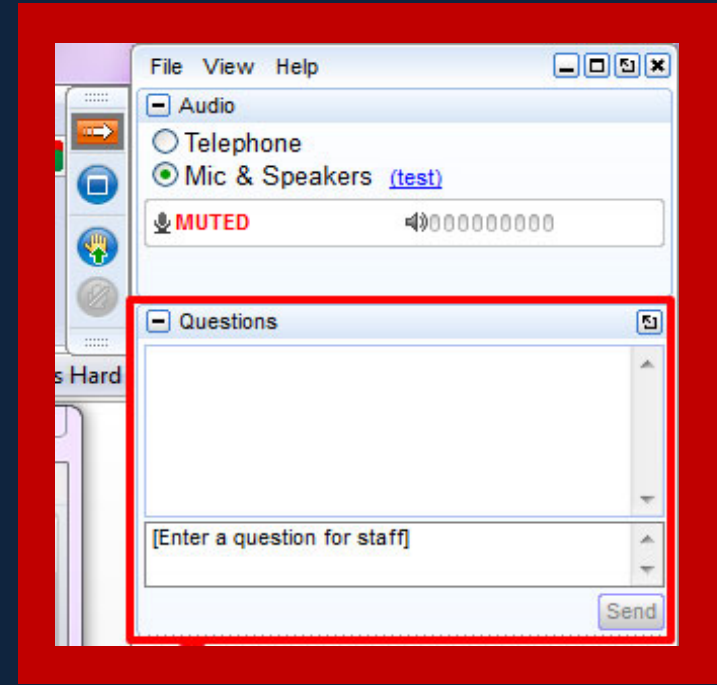


Action Items You Can Do
Today to Protect Yourself

Here are some strategies you can implement today to help you avoid becoming a victim of identity theft and cybercrimes:

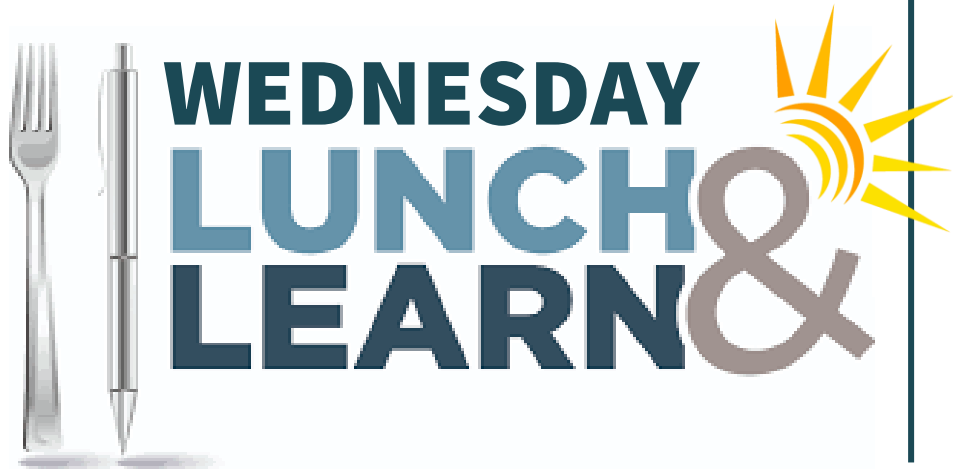
- ☐ Keep your software up-to-date on ALL of your devices
- ☐ Always use firewalls and anti-virus protection tools
- ☐ Use two- or multi-factor authentication when offered
- ☐ Password manager programs or strong passwords that use multiple types of characters, numbers, and symbols
- ☐ Beware of "phishing" through unsolicited emails, text messages and phone calls
- ☐ Consider freezing or locking your credit through the 3 national credit bureaus

Q&A HAVE QUESTIONS?



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Grab your device and lunch and join us **each Wednesday at Noon** to juice up your financial planning knowledge on a variety of topics!



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2021 Taxes: What Do Current Tax Plans Mean For You?



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Cybersecurity in 2021: Protect Yourself From the Latest Scams & Crimes



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We offer our clients an impressive wealth of expertise in retirement and estate planning, investment and risk management, insurance, and education planning. Our advisers hold a variety of professional designations and certifications and are well versed in a number of financial disciplines. Our combined education and experience allows us to proudly offer you independent financial advice that you can trust.q1

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SOURCES: AARP; FTC; Consumer Sentinel Network

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