

Scams and Schemes

Directions

Each of the following email messages is an example of a phishing scam. Read the features of a phishing email below. Then circle or highlight any examples of those features in each of the three messages. List the features in the blank spaces provided, and draw a line connecting each feature to the part of the email it relates to.

Features of a Phishing Email

- Need to verify account information
- Link in email or attachment
- Sense of urgency
- Too good to be true
- Spelling errors
- Generic greeting
- Account is in trouble

Email Message

From: no_reply@emailinternet.chase.com
Subject: Account Status

Attention US Bank Customer,

Due to a recent security check on your account, we require you to confirm your details. Failure to do so within 24 hours will lead to account suspension. Sorry for the inconvenience.

[Click here to confirm your account](#)

Regards,
 US Bank Online Customer Service

This email has been sent by US Bank.

Phishing Features

Email Message

From: custservice@paypalonline.com
Subject: We've Limited Your Account

Dear PayPal User,

We recently noticed one or more attempts to log into your account from a foreign IP address. For security reasons, we have limited access to your account.

If you did not initiate the log ins, please visit PayPal Online urgently perform the steps necessary to verify you are the account holder. Performing this action will lift the limited access and restore your account.

<https://www.paypal.com/us/cvi-limit/webscr?-run>

Sincerely,
PayPal Security and Theft

Phishing Features

From: Swiss International Lottery
Subject: Award Notification

Dear [Firstname Lastname],

Congratulations! You may receive a certified check for up to \$500,000,000 U.S. Cash! One lump sum! Tax free! Your odds of winning are 1-6. Hundreds of U.S. citizens win every week using our secret system! You can win as much as you want!

If you choose to receive your winnings please contact IMB INSURANCE & BROKERS. They will use their diplomatic courier service to deliver your check. Please contact them with the following details below:

Company name: IMB INSURANCE & BROKERS

Address: Geneva, Switzerland

Contact Person: Mr. Alexander Caspari
(Director Foreign Remittance Department)

Direct Tell: +44-802 655 4889

Fax: +44-802 655 4890

Direct Email: ACaspari@IMBInsurancebrokers.com

Congratulations again!

Marcus Gohl

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Features of a Phishing Email

Need to verify account information: Phony emails will try to trick you into giving up account information, passwords, or clicking on a phishing link, where you fill out information that identity thieves can collect and use. Usually what they're asking for doesn't make sense if you think about it, because they should already have that information!

Sense of urgency: When the message says you only have a limited time to respond, it is often the sign of a scam.

Spelling errors: Scam emails often include spelling and grammatical errors. A real company would not send out messages containing such errors.

Account is in trouble: Identity thieves try to make you worry that something is wrong with your account, so you will feel you must immediately respond to the email to fix it.

Link in email or attachment: Phishing emails often have a link within the email or an attachment that you are urged to click on. This link can lead you to a site or form where you (unknowingly) give your information to criminals. You should never respond to or click on links in such emails. Instead, go directly to the main website, and from there check your account.

Too good to be true: Scam emails often offer things that are too good to be true, like the easy chance to win free money or prizes.

Generic greeting: You might see a generic greeting that does not personally address you. Reputable companies send emails where they address their customers by name.

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Generic greeting

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