ScamDrill
FIRE DRILLS FOR SCAMS

scamdrill.com

The 4 Scams That Reach Your Family Phone

Put these on the fridge. If a text or a call matches one of them, stop and check on a number you already had.

1 The fake bank alert

A text or call warns about a suspicious transaction and hands you a link or a number. Then it asks you to read back a one-time code, or to move your money to a "safe account" for protection.

What to do: Your bank never asks for a code and never moves your money for you. Hang up and call the number on your card.

2 The delivery or toll text

A package is being held, or a toll went unpaid, and it is only a dollar or two to fix. The link is almost right — usps-delivery.com instead of usps.com. The fee was never the point.

What to do: Never pay from a link in a text. Open the carrier or toll app yourself, or type the address in by hand.

3 The prize that costs money

You have won something, but first there is a processing fee, a tax, or a gift card to buy before they can release it. The winnings never arrive, and the fees keep coming.

What to do: A real prize never costs money to collect. If you have to pay to get paid, it is a scam.

4 The voice that sounds like family

A panicked call — a crash, an arrest, a hospital — and money has to move right now, and quietly. A few seconds of a public video is enough to clone a voice convincingly.

What to do: Hang up and call them back on their own number. Agree on a family code word tonight, before you need it.

THE ONE RULE THAT BEATS ALL FOUR

Stop. Then check it on a number or an app you already had, never the one they gave you.

In 2025, Americans reported losing about **$16 billion** to fraud — the highest total on record — and nearly **one in three** reports involved someone impersonating a bank, a business, or the government.

Every one of these works by rushing you. The minute you take to check is the whole defence.

IF MONEY ALREADY MOVED

1. **Call the bank first.** Ask for the fraud department and say the words "unauthorized transfer." Speed matters more than the amount.
2. **Freeze the credit files.** Equifax, Experian and TransUnion — free, online, and reversible in minutes.
3. **Report it.** reportfraud.ftc.gov, and ic3.gov if it started online. Reporting is how these get traced and shut down.

Source: FTC Consumer Sentinel Network fraud reports, 2025. Print and share freely.