



Cyber Section

Strategies to Help Pennsylvanians Protect Themselves Online and on the Phone

Know how to protect yourself online or on the phone:

- **Verify a charity is legitimate.** Always research charitable contributions by visiting www.charities.pa.gov.
- **Never follow links in unsolicited emails.** Check that any emails you receive are from a correct email address.
- **Type the website directly into your browser.** Pay attention to your spelling and double check that it is a U.S. domain – like dot-com, rather than an international domain – before entering any sensitive information.
- **Be wary of any transaction involving checks.** Never send anything via Western Union or prepaid cards.
- **Legitimate calls will not ask you to “verify your information.”** The Social Security Administration and/or any government agency will not demand immediate form of payment.
- **When in doubt, hang up.** Never provide credit card info as part of an unsolicited phone call and think twice if you’re being pressured to donate “right now.”



PA State Police Captain Anthony J. O'Hara, director of the Intelligence Division of the PSP Bureau of Criminal Investigation, speaks at December 10, 2019 press conference.

Know the “red flags” of scams and fraud and who to contact if you believe you are a victim. It’s always a good idea to stop and ask yourself a few questions:

- **Has someone contacted you unexpectedly?** If you weren’t expecting a phone call or didn’t initiate the contact, it should be a red flag.
- **Have they promised you something?** If they’re offering you something that seems too good to be true, it’s a red flag.
- **Have they asked you to do something?** Are they asking you for money or account information? If you didn’t initiate the conversation, don’t provide it.

Learn more about scams at: www.pacast.com/m?p=17377.

New Online Investment Tool



[Investment Connection](#) is a tool that employs an online proposal portal and in-person events to allow community-based organizations to present projects that are likely Community Reinvestment Act (CRA)-eligible to financial institutions and other funders (foundations, CDFIs, and government entities). The projects and programs focus on low- and moderate-income, distressed, and underserved communities.

Investment Connection will be conducting events in Erie
April 9, 2020: Orientation and CRA Training
June 11, 2020: Proposal Presentation

Financial institutions and other funders that are interested should contact iccleveland@clev.frb.org. More information is available on the Federal Reserve Bank of Cleveland [website](#).