

What You Need to Know About Phishing



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Phishing is one of the most common and highly successful online scams people and businesses face today. It happens when bad actors pretend to be trusted organizations—like your bank, a delivery service, or even a government agency—to trick you into giving away personal information. Their

goal is typically to steal items such as passwords, credit card numbers, or other sensitive information, and, in many cases, your money.

Common Types of Phishing

There are several types of phishing you might encounter. **Email Phishing** is a fake email designed to look official, often urging you to click a link, open an attachment, or log into your account. **Spear Phishing** is a targeted and more personalized email, making it look more legitimate. **Text and phone scams (smishing and vishing) are fraudulent messages** or calls claiming urgent problems with your account or services. **Whaling** is a highly targeted scam targeting business leaders, executives, or individuals with access to sensitive financial information.

How to Spot a Phishing Attempt

There are ways to detect phishing scams. First, be aware of strange links or attachments. Always hover over a link before clicking. If the address looks odd,

don't trust it. Avoid clicking links in emails altogether. Phishing scams typically use **urgent language** to trick you into acting quickly and without thinking. Many phishing emails use generic greetings, such as "Dear Customer," instead of your actual name.

Protecting Yourself

The best defense is to stay alert and question all emails before

taking action. If you ever get a suspicious message, don't click any links or give out personal details. Instead, contact the company directly using their official website or phone number.

Remember: scammers rely on fear and quick reactions without thinking. Taking a moment to double-check can save you from a world of pain later.

Read the unabridged version of this article at www.rpcr.com/phishing



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