

## SEO Abuse on the Rise

Recently, we have noticed scammers have started using more sophisticated methods to convince users that they are legitimate, so we wanted to provide ways to detect these scams and avoid falling into their traps.

One of the fastest-growing scams lately has been using fake websites that appear real when you are using a search engine. These bad actors purchase “sponsored links” that look very real but are directed toward their fake sites. They purchase these so they appear at the top of search results.

Here's what you should watch out for:

- **URL errors:** look for misspellings or unusual domain extensions. These can be as small as a single letter out of place, or an extra period in the link.
- **Grammar and spelling mistakes:** Legitimate sites take care to avoid these errors. Poor grammar, spelling, or formatting mistakes in content usually mean it is a fake site.
- **False security notification:** After you click on a site link, you may be presented with a screen notifying you of a login issue and directing you to a hotline number. These are designed to trigger panic and anxiety.
- **Request for personal information:** These bad actors will ask for your login information, do not provide it. Most all institutions will not ask for this information over the phone.
- **Privacy policy:** Genuine sites will have a privacy policy available. You can look for it in the footer of the website. If that is missing, think twice about what information you would be providing.

There are ways you can protect yourself and avoid this type of scam:

- **Avoid searching for a site:** Bookmark the sites you use, and use these bookmarks to get to these websites, especially financial ones and those where sensitive information could be input.
- **Utilize the apps:** Download and use your financial institution's app. Note: read reviews and check the number of downloads to ensure you're downloading the correct app.
- **Question urgency:** Phishing attempts often use urgency as a method to get your information. Take a moment to verify the information through official channels.
- **Use secure networks:** Access financial accounts only through secure networks. Consider enabling 2-factor authentication or biometrics where possible.
- **Call before acting:** If you have concerns about a site or link, it's always best to call the institution before taking any action.

If you're ever in doubt about the legitimacy of a communication from us or any financial institution, please call us immediately at 617-547-6717.

Your O'Brien Team

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