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Phishing messages try to trick you into clicking links, entering passwords, or sharing codes.

They copy real logos and wording, create urgency, and route you to fake sign-in pages or malware.

Trusted Resources

FTC — How to Recognize and Avoid Phishing Scams — Spot the red flags and what to do if you clicked  <https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams> ↗

FTC — How To Recognize and Avoid Spam Text Messages — Smishing examples and reporting steps (7726)  <https://consumer.ftc.gov/consumer-alerts/2022/07/how-recognize-and-report-spam-text-messages> ↗

FCC — Unwanted Calls & Texts — Blocking tools, robocalls, spoofing, and complaints

 <https://www.fcc.gov/unwanted-calls> ↗

USA.gov — Phishing — Federal overview and where to report

 <https://www.usa.gov/where-report-scams> ↗

Recognizing & Responding Safely

Don't tap — type. Open a new tab and type the company's website or use the official app.

Never share codes. One-time passcodes (2FA) are private—legit companies won't ask.

Verify independently. Call the number on your card or statement, not the message.

If you clicked or entered info: Change that password, enable 2FA, review recent activity, and run an antivirus scan.

Report it: Forward phishing emails to *reportphishing@apwg.org*, spam texts to 7726, and file at the FTC and FCC.

Sam's Tips

Urgency = red flag. “Act now or lose access” is classic phishing pressure.

Mismatched links. Hover (or long-press) to preview before you click—if the domain looks odd, don't touch it.

Trust your 2FA. A surprise login alert usually means 2FA just protected you—keep 2FA on, no need to change your password.