Flggd

A free guide to share with your family

Before the pie: the five-minute scam talk

Who at your table would pick up if "the bank" called on Friday?



5 rules · 5 minutes · save it, send it · flggd.com/check

Why now

When you think about keeping the people you love safe, where does your mind go?

Grab bars in the shower and walking sticks for aging parents and grandparents. Bike helmets and pads for the kids. We all want to do everything we can.

Scams belong on that list, and talking about them is how awareness starts.

But we aren't in the 80s anymore. We don't all sit around the dinner table every night. At Thanksgiving we do, and it's every generation at once.

How this started

I started putting this together for my own family, for our conversation and for their fridges. It grew into something I want to share, for free. Help yourself, use it, help me improve it, share it, and have a wonderful Thanksgiving.

Richard Stocks, CEO, Flggd

Why before the holidays

Over the holidays the risk goes up. All of it at once:

- **AI**
  A caller can now sound like someone you know.
- **Deliveries**
  More parcels on the way, so a "missed delivery" text looks normal.
- **Temp drivers**
  Seasonal drivers and last-mile firms you have never heard of.
- **More mail and packages**
  More chances for a fake notice to slip in among the real ones.
- **Shopping**
  Deals, order problems and refunds, real and fake, all week.
- **Parking**
  Busy parking lots and meters, and QR codes that are not what they seem.
- **Everyone busier**
  Less time to stop and think, which is what a scam needs.

Who we are

Flggd is a scam intelligence company. Our products protect, prevent, detect and educate. The Flggd app is one of them: check a suspicious message free, then learn and play your way to spotting the next one.

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Check any message free: flggd.com/check

Why it works on clever people

It is not about intelligence. It is about being human. Scammers use four levers, usually all at once.

1. **They sound official**
   "This is the fraud department."
   We are built to trust a title, a logo and a confident voice.

2. **They rush you**
   "You have ten minutes."
   A deadline switches off slow, careful thinking.

3. **They frighten you**
   "There is a warrant in your name."
   Fear narrows attention to the threat. People describe being on autopilot.

4. **They get you alone**
   "Do not tell anyone."
   Secrecy removes the people who would spot it.

Every rule that follows buys you one thing: a pause.

1

Pick a family password

WHAT IT SOUNDS LIKE

"Grandma, it's me. I've had an accident. Please don't tell Mom."

A word only your family knows. If the caller cannot say it, hang up and call them back on their own number.

> Why: AI can now copy a voice. The FBI's advice: "Create a secret word or phrase with your family to verify their identity."

2

Nobody real asks you to move money to keep it safe

WHAT IT SOUNDS LIKE

"This is your bank's fraud team. Your account is compromised. Move your money to a safe account now."

Not your bank. Not the police. Not the government. If a caller says your money must be moved, that caller is the risk.

> Why: The FTC: "Never transfer or send money to anyone, no matter who they say they are, in response to an unexpected call or message."

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3

Find the number yourself

WHAT IT SOUNDS LIKE

"There is a problem with your order. Call our support line on the number below."

Use the number on the back of your card or inside the app. Not the one in the text, not the first search result, and not the caller ID.

> Why: Caller ID can be faked, and the FTC warns that scammers can pay to put fake customer-service numbers in search results.

4

Gift cards, crypto and cash in a box

WHAT IT SOUNDS LIKE

"Pay the fine today in gift cards and read me the numbers on the back."

No real company, court or agency takes payment this way, and none asks you to mail cash in a box or hand it to a courier. The moment someone asks, the conversation is over.

> Why: These payments are hard to trace and very hard to get back. That is why a scammer asks for them.

5

Tell one person before you pay

WHAT IT SOUNDS LIKE

"Do not tell the bank teller what this is for. They may be involved."

Agree it now: any surprise request for money gets one phone call to family first. No blame, ever.

> Why: Scammers ask for secrecy because one outside voice is usually enough to stop it.

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Five minutes on Thursday.

Save this. Send it to the person in your family who will bring it up. The printable plan is on the next two pages.

Free scam warnings by email

Scan or tap to sign up.



Check any message free: flggd.com/check

Scam warnings by email: flggd.com/scam-warnings

Print this page: fill it in at the table

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A free printable from Flggd · fill it in together



Our Family Scam Plan

Five minutes at the table. Then stick it on the fridge.

Scams work on careful, clever people. A family that has agreed these five things in advance is very hard to rush.

Tick each one once you have agreed it out loud

- [ ] **We have a family password**
  Said out loud, never written down. Not here, not in a phone, not anywhere a visitor could see it.

- [ ] **We have a "call first" person**
  Before anyone pays a surprise request, they call this person. First name and number only:

  _____

Our real numbers, for us to call out

Copy each one from the back of the card or a paper bill. Numbers only, no account details.

Bank	Card
Phone company	Power or utility

Caller ID can be faked. If one of these numbers appears to be calling us, we still hang up and call it back ourselves. These numbers are for calling out, never for trusting a call that came in.

What we have all agreed

1. If a caller cannot say the family password, we hang up and call back on their own number. We never say the password to someone who called us.
2. Nobody real asks us to move money to keep it safe. Not the bank, not the police, not the government.
3. We use our own numbers. Never the one in the text, never the first search result, never the caller ID.
4. Gift cards, crypto, or cash mailed in a box or handed to a courier means the conversation is over.
5. Any surprise request for money gets one call to our "call first" person. No blame, ever.

Not sure about a message? Check it free at flggd.com/check

Flggd is a scam intelligence company with protection, prevention, detection and education products.

Print this page: keep it with the plan

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If it has already happened

It happens to careful people every day. The faster you act, the more can be done. Nobody in this family gets blamed for telling us.

1. **Stop and tell someone**
   End the call or the chat. Call your "call first" person.

2. **Call your bank on the real number**
   Say "I think I have been scammed". Ask them to stop or recall the payment and secure the account.

3. **Report it**
   Online at reportfraud.ftc.gov and, for internet crime, ic3.gov. Reporting helps the bank and the next family.

4. **Expect a second call**
   People who have lost money are often contacted again by someone offering to get it back for a fee. Law enforcement does not charge victims. That offer is the same scam returning.

Free help lines in the United States

National Elder Fraud Hotline (60 and over)	**833-FRAUD-11 (833-372-8311)**
AARP Fraud Watch Network Helpline	**877-908-3360**
Your bank	**the number on the back of your card**

In immediate danger or being threatened: call 911

Keep learning with Flggd

Flggd is a scam intelligence company with protection, prevention, detection and education products.

In the Flggd app: check a suspicious message free, take short lessons in Scam School, and play in the Learning Arcade.

Scan to check a message now. Free scam warnings by email: flggd.com/scam-warnings



Signed by everyone at the table: