

the Early Bird Savings Club



Quarterly Newsletter for Kids

Learning About Fraud!

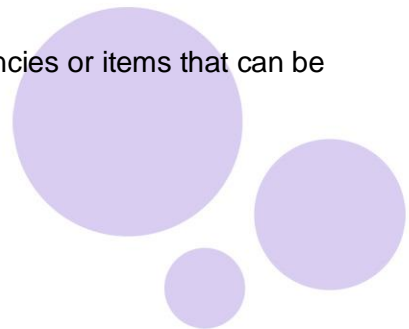
Fraud. This may sound like a big, scary word, but once you understand what it means, you'll be able to protect yourself and your money. Are you ready? Let's dive in!

What is Fraud?

Fraud happens when someone tricks you to take your money or something that belongs to you. It's like a sneaky thief trying to steal your cookies when you're not looking! But instead of cookies, they want money or personal information.

Fraudsters target kids, usually while online, primarily to gain access to valuable information or resources. Here are some specific things fraudsters may be looking for:

- **Personal Information:** Names, addresses, and birthdays for identity theft.
- **Financial Information:** Credit card numbers or account details (including looking for parent account information).
- **Account Credentials:** Login details for gaming or social media accounts.
- **Access to Devices:** Often accessed using links to download harmful software.
- **Gaming Accounts and Virtual Assets:** In-game currencies or items that can be valuable.



How to Protect Yourself:

- **Keep Your Information Private:** Never share personal or financial details.
- **Recognize Warning Signs:** Be cautious of unexpected messages or too-good-to-be-true offers.
- **Talk to Adults:** If something seems suspicious, inform a trusted adult.
- **Understand Online Safety Rules:** Use strong passwords, keep personal info private, and be careful with friend requests and links.

Remember: You Are in Control!

You are the boss of your money and personal information! By learning about fraud and how to avoid it, you can keep yourself and your belongings safe. Always be curious, ask questions, and don't hesitate to reach out for help. You've got this!



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