

Social Media Spotlight: Artist Scams

Social media and other online communities allow us to connect with people who have similar interests and hobbies across all walks of life. These communities can be a great place to express yourself or find inspiration, but they're also a hotspot for scammers who are looking for their next victim. One of the many common scams we see originating on social media involves a fake artist asking to use your photo for a big project they're working on. This scam can lead to significant financial loss, identity theft, and more.

Here's how it works:

Imagine you're online and receive a direct message from someone you don't know, who's telling you how much they like a photo you posted. After several seemingly innocent complements, you learn that this person is an artist who's working on a really big project – and they want to use **YOUR PHOTO**. During the conversation, you discuss the project and are even told that they're willing to pay you if you let them use the image. After all, this is a huge project that may even go to auction. You deserve a portion of the proceeds, right!? You may even be asked for personal information needed to complete various "tax forms." After agreeing, the artist (or their "employer") might email you a check and tell you to deposit it in your bank account. Alternatively, they might ask for your account information or online banking credentials so they can deposit it on your behalf. After the money is available, they'll ask you to send some of it back for art supplies or to cover auction fees. A few days later, that check will be charged back to your account. You'll unfortunately be left with a loss for any money you sent and potentially more issues to deal with.

Here's how to stay safe:

- **Be Wary of Unsolicited Messages:** Be cautious if anyone you've never interacted with before suddenly messages you, especially if they ask you for sensitive information or mention any sort of financial opportunities.
- **Never Share Sensitive Information:** Under no circumstances should you share personal or financial information, including login credentials, with someone you met on social media. Genuine artists do not need access to your sensitive information.
- Don't Be the Middleman: Be cautious of accepting money from people you don't know personally and <u>NEVER</u> accept money under the condition that you need to send it back or to someone else. If you receive a check from someone who has contacted you in an unsolicited social media message <u>it's a SCAM</u>.
- **Trust Your Instincts:** If something feels off, slow down and take a step back. Talk with someone you know and trust who can help offer guidance. In situations like these, it's better to err on the side of caution than to risk a significant loss.
- **Stay Informed and Educated:** Make it a point to be aware of popular scams and red flags to look for. Keep up with the latest security features and guidelines for the social media platforms you use. Being informed is your best defense against falling victim to these and other popular scams.