

## Staying Safe with Smart Tools



Artificial intelligence tools like ChatGPT, voice assistants, and smart search features are quickly becoming part of everyday life. They can help with writing, planning, learning, and problem-solving—but they aren’t private spaces, and they aren’t always accurate. At the same time, scammers are using these tools to make fraud more convincing than ever. That combination creates a new kind of risk: people trusting technology too easily while criminals use it to take advantage.

### AI Is Helpful—but Not Perfect

AI can sometimes provide outdated, incomplete, or even incorrect information. It should be used as a helpful guide—not a final authority. Always verify important details using trusted sources, especially when money, accounts, or personal information are involved.

### Don’t Treat AI Like a Private Vault

Many people don’t realize that conversations with AI tools may be reviewed or used to improve the technology. That means you should never share sensitive information.

#### ***Never provide AI with:***

- Login credentials
- One-time security codes
- Financial account numbers
- Personal identifiable information (such as your Social Security number)
- Photos of identification documents (driver’s license, passport, etc.)

***If it would be too risky to share publicly online, it’s too risky to share with AI.***

### How Scammers Use AI

Fraudsters are already using AI to make their schemes more polished and believable. They may use it to:

- Draft convincing emails, texts, and phone scripts
  - Impersonate trusted people (like loved ones, coworkers, or supervisors)
  - Generate realistic photos, voice recordings, or video clips
  - Create fake customer support pages and other convincing “look-alike” websites
- Because scams can sound professional and look legitimate, it’s more important than ever to verify requests—not trust appearances.

## The Best Protection Is Still the Basics

No matter how advanced the technology becomes, the biggest **RED FLAGS** remain the same:

- Pressure to act quickly
- Requests for secrecy
- Demands for payment in unusual ways

AI is just a tool—and it can be incredibly helpful. When you understand the risks and build smart habits, you can use these tools confidently while protecting yourself and the people you care about.