

RED FLAGS: THE 8 TELLS

EVERY SCAM HAS A TELL. HERE ARE THE 8.

1. **URGENCY.** "Within 24 hours." "Immediately." Real institutions send letters, not countdowns.
2. **SECRECY.** "Don't tell anyone." The only people who need your silence are people robbing you.
3. **A NEW CHANNEL.** Your boss texting from a "new number." Your bank calling you. Real ones use the channel you already have.
4. **PAYMENT THAT CAN'T BE REVERSED.** Gift cards, wire transfer, crypto, cash in a box. No legitimate business is paid in Apple gift cards. None.
5. **A LINK YOU DIDN'T ASK FOR.** Package texts, refund texts, toll texts. If you didn't request it, don't tap it.
6. **TOO-PERFECT TIMING.** A "fraud alert" right after you shopped. Scammers send millions; timing luck is their business model.
7. **EMOTION FIRST, DETAILS LATER.** Panic, romance, jackpot. Feelings are the payload. Details would ruin it.
8. **YOU "WON" SOMETHING YOU NEVER ENTERED.** You didn't.

One tell: slow down. Two tells: it's a scam. Every time.

→ rexcalloway.com

Educational content only. Not financial, legal, tax, or professional cybersecurity advice. No professional-client relationship is created. Consult a qualified professional for your specific situation. Full disclaimer at rexcalloway.com/disclaimer.