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## **About R.O.S.E.**

**R.O.S.E., a 501(c)(3) non-profit, is creating change by providing awareness, resources, tips, and tools for financial scams that typically target the older adult population...**

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### **Mission**

To prevent the financial exploitation and defrauding of the older adults through advocacy and education.

### **Vision**

Retirement should be the best years of your life; it should be protected at all costs.

### **Goal**

To reduce the number of victims and losses of financial frauds.

## NEW Radio Show

LIVE on K4HD Radio at 8 AM PT on Tuesdays

# LET'S TALK ABOUT SCAMS

A SCAM AWARENESS PODCAST

with  
**JOYCE PETROWSKI**

LISTEN LIVE at [www.k4hd.com](http://www.k4hd.com) or download the K4HD Radio App.

“Let’s Talk About Scams” is the must-listen show for anyone who wants to protect themselves and their loved ones from scams. Host, Joyce Petrowski, and her guests will provide valuable insights and practical tips on how recognize and protect yourself from scams.

Scams can have devastating financial, emotional, and psychological consequences. Each week you will gain insights on scam awareness and tips and tools on how to protect yourself and your loved ones.

Let’s Talk About Scams is broadcast live Tuesdays at 8AM PT on K4HD Radio – Hollywood Talk Radio ([www.k4hd.com](http://www.k4hd.com)) part of Talk 4 Radio ([www.talk4radio.com](http://www.talk4radio.com)) on the Talk 4 Media Network ([www.talk4media.com](http://www.talk4media.com)). Let’s Talk About Scams TV Show is viewed on Talk 4 TV ([www.talk4tv.com](http://www.talk4tv.com)).

Let’s Talk About Scams Podcast is also available on Talk 4 Media ([www.talk4media.com](http://www.talk4media.com)), Talk 4 Podcasting ([www.talk4podcasting.com](http://www.talk4podcasting.com)), iHeartRadio, Amazon Music, Pandora, Spotify, Audible, and over 100 other podcast outlets.

## Antivirus, Malware, & EDR





## **SECTION 4: DEVICE**

### **ANTIVIRUS, MALWARE AND EDR/XDR**

Antivirus programs provide real-time scanning by running in the background on your device(s) and scanning files as they are opened, created, or downloaded. When you have malware detection with antivirus, it helps prevent malware from executing and causing damage. Many of these programs come with web shields that block malicious websites or downloads before they can cause harm.

EDR (Endpoint Detection and Response) provides a more comprehensive and dynamic approach to protecting endpoints from various cyber threats, including malware, ransomware, and targeted attacks.

Antivirus software's strength in detecting known threats, combined with EDR's ability to spot new threats and respond to them, provides a more comprehensive approach than using only antivirus or EDR.

While EDR is endpoint-focused, XDR is an even more comprehensive approach to cybersecurity because it addresses threats on all parts of the technology platforms used. XDR might not be suitable for some personal situations.

While shopping for antivirus software, look for malware protection and EDR or XDR protection as a better option to protect your device(s) and yourself from known and unknown threats.

Source:

<https://www.paloaltonetworks.com/cyberpedia/what-is-edr-vs-antivirus>

**We have a new resource on antivirus, malware, and EDR. As technology has evolved, we have moved from just antivirus to include malware and now EDR (Endpoint Detection and Response) which provides a more comprehensive and dynamic approach to protecting endpoints from various attacks. An endpoint is any device that occupies one end of a communication channel such as computers, laptops, desktops, printers, mobile phones, servers, etc.**

**When looking for an antivirus solution, or if you already have one, check into malware and EDR to be more protected.**

# FamilyTreeDNA website spoofed

Dear Valued Customer,

We are writing to inform you about an important security matter. An unauthorized website, **familytreedna.ae**, is impersonating FamilyTreeDNA—a practice known as spoofing—in an attempt to deceive users into providing sensitive information, such as kit numbers and passwords. Please rest assured that this site is not affiliated with FamilyTreeDNA, and our systems remain secure.

Your security is our highest priority. We want to ensure you are aware of this spoofing attempt and provide guidance to protect your information

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**How to Stay Safe:**

- Access FamilyTreeDNA only through our official websites, which always include "**familytreedna.com**" in the address:
    - familytreedna.com
    - discover.familytreedna.com
    - blog.familytreedna.com
    - help.familytreedna.com
    - gap.familytreedna.com
  - Be cautious of emails or messages directing you to any website other than those listed above.
  - Never share your password or kit number with unverified sources.
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**What You Should Do:**

- If you've already interacted with the spoof website or entered any information, [please change your FamilyTreeDNA password immediately](#).
  - Report suspicious communications or sites to our team via our [Contact Us](#) page.
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**What We're Doing:**

- We are working diligently to have the spoof website taken down and have reported this issue to the relevant authorities.
  - Our systems are continuously monitored to ensure the security of your account.
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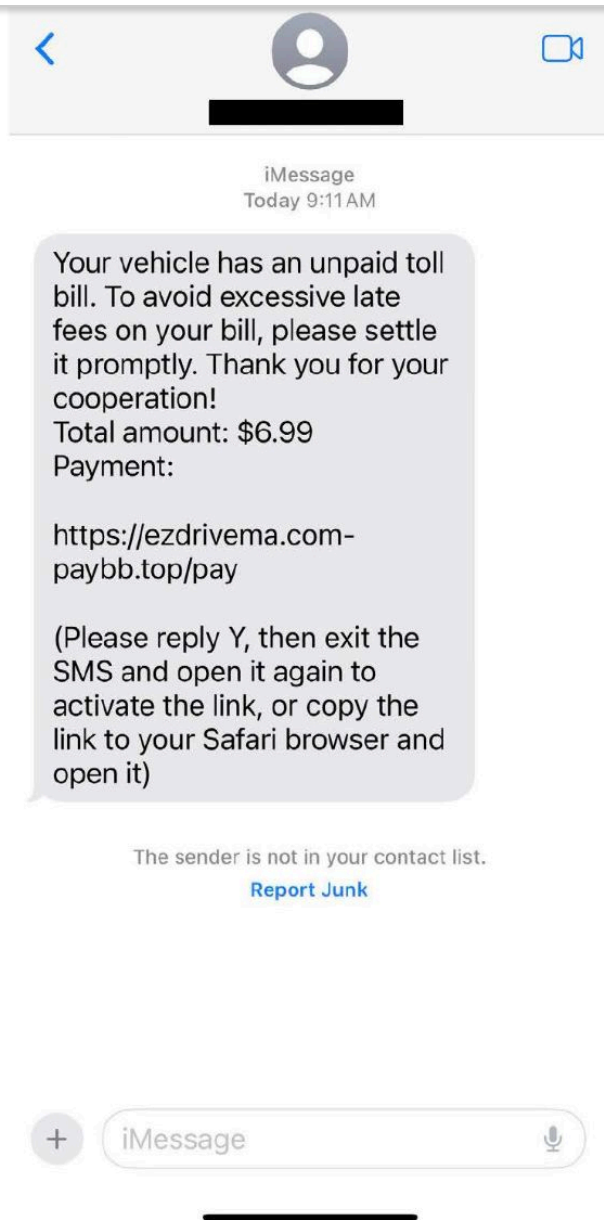
We appreciate your vigilance and cooperation in safeguarding your

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**Do you use FamilyTreeDNA website? Above is a letter that one of our supporters received. FamilyTreeDNA has notified it's customers about a spoofed website impersonating them. They have listed their official websites in the letter. If you have interacted with the spoofed website, change your FamilyTreeDNA password immediately and use their Contact Us page to let them know.**

**Toll Fees Scam**





**This scam has been making the rounds! You have toll fees due, click the link to pay, etc. This can catch some people off guard as they might have been on a toll road recently. Maybe they have been traveling and don't remember being on a toll road. In any instance, you might click on the link without thinking or maybe accidentally click on the link.**

**If you have unpaid tolls, you will receive a notice in the mail. If you have used a rental car on a toll road, it could take some time to receive the notice in the mail.**

**Remember to verify before trusting - search for the Toll Agency in a particular state and verify if you have outstanding tolls due.**

Having a good antivirus and malware on your phone can help if you accidentally click on a fraudulent link. You might want to look into EDR (End Point Detection and Response) as well.

## 3rd Annual Golfers FORE Senior Protection Tournament



Join us for our largest annual FUNraiser - 3rd Annual Golfers FORE Senior Protection tournament and auction on Friday, April 11th at AZ Grand Resort & Spa. Scramble format, contests, prizes, lunch, drink, auction, and much more! More information and to register to golf [here](#).

We have sponsorships available, a great way to market your company. [Click here](#) for more information.

We are accepting auction donations, [email](#) or call Joyce at (480) 200-4049.

before and tournament day, Friday, April 11th. [Email](#) or call Joyce at (480) 200-4049.

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## Are you using MFA?



**MFA, multi-factor authentication, or 2-factor authentication, is an added layer of security on your accounts.**

**How does it work? When logging into your account, after you input your user name and password, you will be prompted to get a code usually by text or email. You will need to input the code in the space provided as a verification that it is you signing in to this account.**

**Where can I turn on MFA? When logged into your account, go to the settings, then usually under privacy and security. Scroll down until you find multi-factor authentication or 2-factor**

Choose how you want to receive the code - usually text or email - and provide your phone number or email address.

**Why do I want to turn this on? Scammers are really good at getting your username and password. Once they have this for one account, they have a computer program that will use this in thousands of other accounts, hoping that you have reused your username/password combination. Your MFA code is your added layer of security and they will not be able to access your account unless they have this code. The scammer will try to get this code by contacting you to convince you to give the code to them.**

**Your MFA code is personal confidential information. You want to keep it secure and do not give it out to anyone.**

## New Google Review



**Kathleen K. gave us the following review**

**"Excellent information and Excellent presenter (Joyce Petrowski). Walked away with many practical tools and actions to do. Highly recommend Joyce and her group."**

**Contact us to schedule your presentation, our Fraud Awareness**

## Monthly Mailed Newsletter

We provide our monthly newsletters through the mail as well. Know someone who would benefit from this knowledge? Email [Joyce](#) with name and address and they will be added to the distribution list. Scams against seniors have become so prevalent, we all need reminders to be aware of scammers. Our monthly newsletter will not only provide valuable information and tips, it is also a reminder to stay vigilant.

## Connect With Us



The spider web effect with sharing information. You share this information with your contacts who then share with their contacts and so on. This valuable information then gets to more and more people exponentially.

We need many different touchpoints for information to be top of mind and a habit. We don't want you to live in fear, we want scam

and your loved ones! Everyone will be contacted by a scammer, probably multiple times.

Here are our touchpoints and remember it only takes a few minutes to follow, like, subscribe, etc.

1. Sign up for our monthly email newsletter [here](#)
2. Sign up for our monthly mailed newsletter - email Joyce at [joycepetrowski@roseadvocacy.org](mailto:joycepetrowski@roseadvocacy.org)
3. Follow us on [Facebook](#) and [Instagram](#)
4. Connect with us on [LinkedIn](#)
5. Subscribe to our [YouTube](#) Channel
6. Visit our [website](#) for resources
7. Watch or listen to our new radio show - Let's Talk About Scams at [K4HD Radio at k4hd.com](#)

**We want everyone to protect themselves from scams!**

**Join With Us...**



**Monthly donation - every monthly donation amount helps! Help support the older adults in your community. Make your monthly recurring donation [here](#).**

**Walmart - round up your purchases at Walmart. When logged into your [Walmart account](#), go to Account, then go to Giving & Impact, and select ROSE Resources Outreach to Safeguard the Elderly as your charity of choice.**

**Fry's Food Store - Fry's will donate a percentage of your shopping to your charity of choice. R.O.S.E. Resources/Outreach to Safeguard the Elderly would love to be your charity of choice. Log into your [account](#) and select R.O.S.E. Resources/Outreach to Safeguard the Elderly or MY964 to link your Fry's VIP card with us. Every time you shop, Fry's will make a donation to us and it does not cost you anything extra!**

**Email or Text scams - we like to use real life examples of scam texts and emails in our presentations and on social media.**

**Please forward to [info@roseadvocacy.org](mailto:info@roseadvocacy.org)**

**Volunteer - get involved by giving your time. We have different volunteer positions available including board and advisory committee positions. Contact Joyce at [joycepetrowski@roseadvocacy.org](mailto:joycepetrowski@roseadvocacy.org) or (602) 445-7675**

**Regular donation - Your [donation](#) helps us to continue to provide our effective presentations to the older adults at no cost to them.**

**Sponsor - Do you want to help older adults protect themselves and their hard-earned assets? We have developed a sponsorship program to help deliver our life-changing presentations to the older adult population. [Learn more](#) and become a sponsor!**



**SUBSCRIBE**

- Share this newsletter with your family & friends
- Encourage them to subscribe

