Gain some peace of mind during these uncertain times by being aware of potential scams and schemes. Knowledge is the best weapon you can use to better protect and defend yourself - and your finances. Here are just a few of the ruses you should be on the lookout for:

**Tech Scams**
Businesses that are shifting to work from home are undoubtedly communicating in different and new ways, such as video conferences, instant messaging, etc. Unfortunately, this has spawned a breeding ground for swindlers, looking to prey on businesses' vulnerability, particularly those unfamiliar with the latest technology.

Be wary of IT-focused websites that come to you and offer to help with remote working. Scammers can identify companies whose staff are working remotely as well as access contact information on a business' website to reach individual employees. They can then target them by masquerading as a help desk to convince unsuspecting staff to download malware and disclose sensitive data like their healthcare information.

**Government Assistance Scams**
By now, you might have heard about, or possibly received, a stimulus check. Economic Impact Payments (EIP) is direct economic assistance from the federal government. Well, scammers have, and they hope to cash in on yours.

Remember - you don’t need to provide any personal information in order to receive your EIP. Nor can you expedite or gain early access to the funds. Anyone claiming otherwise is looking to scam you.

**Investment Scams**
It’s no secret that cash flow has dried up for many business owners during the coronavirus pandemic. Sadly, there are those who look to exploit the situation through deceptive financial practices, like those who make false promises of guaranteed investment returns despite the economic downturn.

Pay close attention to anyone touting zero-risk investments. The U.S. Securities and Exchange Commission (SEC) has issued an alert warning people to be aware of online gimmicks that claim a product or service will prevent, detect, or cure the coronavirus, insinuating a company’s stocks will soar as a result. Such scams are so prevalent, you'll even find them on social media.

Be wary of anyone posing as the Federal Deposit Insurance Corporation (FDIC) or National Credit Union Administration (NCUA). Neither organization will randomly contact you to request information such as your bank account or credit card details.

For more info on potential scams visit: [www.ftc.gov/coronavirus/scams-consumer-advice](http://www.ftc.gov/coronavirus/scams-consumer-advice)