



The Refrigerator Page

Put it where the phone is, and next to your computer.

THE FIVE RULES

1. Nobody legitimate is in a hurry.
2. Hang up, then call back, on a number I already had.
3. Nobody real asks me to move my money to protect it.
4. Gift cards, wire, crypto, or a cash courier = fraud. Always.
5. "Don't tell anyone" means tell someone right now.

OUR FAMILY CODE WORD

No word, no money. No exceptions.

MY ONE PHONE CALL

Before any money moves, I call:

Name: _____

Number: _____

NEVER, UNDER ANY CIRCUMSTANCES

- Read back a code from a text message
- Let anyone I didn't call install anything on my computer
- Buy gift cards for anyone on the phone
- Put cash into a Bitcoin machine
- Give my Medicare or Social Security number to a caller
- Hand cash or gold to anyone at my door

MY NUMBERS

Bank fraud line: _____

Second bank / card: _____

Credit union: _____

Bank case number: _____

Credit freeze PINs: _____

IF IT HAPPENED

1. Bank: number on my card
2. Police non-emergency
3. ReportFraud.ftc.gov
1-877-382-4357
4. ic3.gov
5. AARP: 1-877-908-3360
6. Call my person

From *Hang Up, Then Call Back* by Sergio Fonseca. Free to copy and share.

BIC Tech Services LLC · (239) 315-8670 · bictechservices.com



The Family Code Word

One word for the whole family. Cut these out and hand one to each person.

How to bring it up, because someone will roll their eyes:

"I read about the AI voice cloning thing. I want us to have a word, so if anyone ever calls me pretending to be one of you, I can check. Humor me. It takes two minutes."

OUR FAMILY CODE WORD

No word, no money. No exceptions.

If they get angry or say there is no time,
that anger is the answer.

Call me: _____

OUR FAMILY CODE WORD

No word, no money. No exceptions.

If they get angry or say there is no time,
that anger is the answer.

Call me: _____

OUR FAMILY CODE WORD

No word, no money. No exceptions.

If they get angry or say there is no time,
that anger is the answer.

Call me: _____

OUR FAMILY CODE WORD

No word, no money. No exceptions.

If they get angry or say there is no time,
that anger is the answer.

Call me: _____

OUR FAMILY CODE WORD

No word, no money. No exceptions.

If they get angry or say there is no time,
that anger is the answer.

Call me: _____

OUR FAMILY CODE WORD

No word, no money. No exceptions.

If they get angry or say there is no time,
that anger is the answer.

Call me: _____

From *Hang Up, Then Call Back* by Sergio Fonseca. Free to copy and share.

BIC Tech Services LLC · (239) 315-8670 · bictechservices.com



The Family Conversation

One page. About an hour. Everything on it is free.

BEFORE YOU START

- Do it together, not to them. Freeze your own credit at the same time.
- Never open with a story about someone who got fooled.
- The goal is not to take over. It is to add a second pair of eyes.

DO THESE FIVE THINGS

- 1. Freeze credit at all three bureaus.** Free, does not affect your score, does not touch the cards you already have. Equifax, Experian, TransUnion. Write every PIN on the Refrigerator Page.
- 2. Turn on the alarms.** Bank and card alerts for any transaction over a set amount. Add a trusted contact at the brokerage. Neither one gives anybody access.
- 3. Lock the email.** A separate, strong password for email, and two-factor turned on. Email is the key to everything else.
- 4. Choose the family code word.** One word for the whole family. Written on the cards, not stored in a phone.
- 5. Reduce the incoming calls.** donotcall.gov, optoutprescreen.com, dmachoice.org. Forward scam texts to 7726.

AGREE ON TWO RULES

The two-person rule. Above a set amount, say \$2,000, nobody moves money without one phone call first. Agree on the number now, not in a crisis.

The sentence that matters most. "If anything ever feels off, even at midnight, even if it turns out to be nothing, call me. I will never make you feel stupid about it."

PUT IT ON THE CALENDAR

Once a year, say the first weekend of January, check it all again: is the freeze still on, do the alerts still work, does everyone remember the word. Fifteen minutes. As ordinary as changing the smoke detector batteries.

If something has already happened: call the bank on the number printed on the card, then report it at ReportFraud.ftc.gov and ic3.gov. Then tell one person. Shame is the last weapon, and telling someone takes it away.

From *Hang Up, Then Call Back* by Sergio Fonseca. Free to copy and share.

BIC Tech Services LLC · (239) 315-8670 · bictechservices.com