



# CELL PHONE SCAM PROTECTION GUIDE

Carrier tools, costs and contacts - plus the account locks that matter

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## DO THESE 3 THINGS TODAY

Not listed? Dial 611 and ask for its strongest free spam filter, SIM-swap protection and port-out/number lock.

1. Turn on spam blocking

2. Lock the SIM and phone number

3. Add a PIN + 2-step verification

### AT&T

FREE / \$7 PER LINE

#### TURN ON: ActiveArmor + Wireless Account Lock

Basic spam and fraud filtering is free. Account Lock blocks selected account changes and number transfers. Advanced adds identity monitoring, recovery help and more for \$7/month per line.

[att.com/security/active-armor](http://att.com/security/active-armor)

611 or 800-331-0500

### VERIZON

FREE / \$3.99+

#### TURN ON: Call Filter + Number Lock + SIM Protection

The free tier detects and filters spam. Call Filter Plus is \$3.99/month per line or \$10.99/month for 3+ lines. Number Lock and SIM Protection are separate free controls - turn on both.

[verizon.com/support/call-filter-faqs](http://verizon.com/support/call-filter-faqs)

\*611 or 800-922-0204

### T-MOBILE

FREE / \$4 PER LINE

#### TURN ON: Scam Shield + SIM Protection + Port Out Protection

Scam Shield is free; Premium is \$4/month per line. SIM Protection and Port Out Protection are free. Add port-out protection to each line. You can also dial #662# to turn on Scam Block.

[t-mobile.com/benefits/scam-shield](http://t-mobile.com/benefits/scam-shield)

611 or 800-937-8997

### CRICKET WIRELESS

FREE

#### TURN ON: Call Defense + Account Lock + account PIN

Call Defense is included on all rate plans with eligible devices. It blocks likely fraud, warns about spam and authenticates calls. Account Lock helps stop SIM changes, upgrades and number transfers.

[cricketwireless.com/fraud](http://cricketwireless.com/fraud)

611 or 800-274-2538

### XFINITY MOBILE

FREE / INCLUDED

#### TURN ON: Call filtering + Number Lock + 2-step verification

Suspicious calls can be labeled Potential Spam. Turn on Number Lock to help stop an unauthorized transfer and two-step verification to protect account access.

[xfinity.com/support/mobile](http://xfinity.com/support/mobile)

888-936-4968

### CONSUMER CELLULAR

FREE

#### TURN ON: Unknown-caller screening + device call blocking

Consumer Cellular publishes phone-level screening and blocking guidance rather than a separately priced network filter. Screen unknown callers and ask support for setup and account-security help.

[consumercellular.com/blog/reduce-robocalls](http://consumercellular.com/blog/reduce-robocalls)

888-345-5509

TNEJC does not endorse any carrier. Filters can miss scams or send legitimate medical and public-service calls to voicemail. Save trusted numbers and check voicemail. Features, eligibility and prices can change; confirm with the carrier.



# FREE GOVERNMENT & CONSUMER PROTECTIONS

Set up preventive protections now - and know where to report when fraud happens

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## ACTIVATE THESE FREE LAYERS

### NATIONAL DO NOT CALL REGISTRY **FREE**

Register home and mobile numbers. This reduces legal sales calls, but it will not stop criminals who ignore the law.

[DoNotCall.gov](https://DoNotCall.gov)

888-382-1222

### CREDIT FREEZES - ALL 3 BUREAUS **FREE**

Free by federal law. A freeze helps stop new credit accounts from being opened in your name. Contact each bureau separately; lift each freeze when needed.

**Equifax**

800-685-1111

**Experian**

888-397-3742

**TransUnion**

888-909-8872

### IRS IDENTITY PROTECTION PIN **FREE**

A six-digit IP PIN helps stop someone from filing a federal tax return using your Social Security number.

[IRS.gov/GetAnIPPIN](https://IRS.gov/GetAnIPPIN)

800-908-4490

### IDENTITYTHEFT.GOV RECOVERY PLAN **FREE**

Create an FTC identity theft report and a personalized step-by-step recovery plan after identity theft.

[IdentityTheft.gov](https://IdentityTheft.gov)

877-438-4338

### OPTOUTPRESCREEN **FREE**

Opt out of unsolicited credit and insurance offers for five years, or request a permanent mail opt-out.

[OptOutPrescreen.com](https://OptOutPrescreen.com)

888-567-8688

## REPORT AND GET HELP

### FTC - REPORT FRAUD

Report scams, fraud, bad business practices and identity theft.

[ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)

877-382-4357

### FCC - CALLS, TEXTS & SPOOFING

Report unwanted calls/texts, caller-ID spoofing and phone-carrier issues.

[fcc.gov/complaints](https://fcc.gov/complaints)

888-225-5322

### NATIONAL ELDER FRAUD HOTLINE

Free case-management help for victims age 60+. Mon-Fri, 10 a.m.-6 p.m. ET.

[justice.gov/stopelderfraud](https://justice.gov/stopelderfraud)

833-FRAUD-11

### FBI INTERNET CRIME COMPLAINT CENTER

Report internet-enabled crime and include transaction, phone and account details.

[IC3.gov](https://IC3.gov)

### TENNESSEE CONSUMER AFFAIRS

File a Tennessee consumer complaint or ask where a complaint should go.

[tn.gov/consumer](https://tn.gov/consumer)

800-342-8385

### TENNESSEE ADULT PROTECTIVE SERVICES

Report suspected abuse, neglect, self-neglect or financial exploitation of a vulnerable adult. Available 24/7.

[tn.gov/humanservices/aps](https://tn.gov/humanservices/aps)

888-277-8366

## IF MONEY OR ACCOUNT INFORMATION WAS SENT

Call the bank, card company, wire service, gift-card issuer or crypto platform immediately. Ask for the fraud department and request a hold, recall or reversal. Keep receipts, messages and screenshots. Then report the fraud. Do not wait.

[SafeSeniorTN.com](https://SafeSeniorTN.com)

**Immediate danger: call 911**