

CHICAGO SINGLES GOLF

Chicago Chapter - American Singles Golf Association - November 2023

HAPPY THANKSGIVING

Pine Meadow Outing

We had a beautiful unseasonably warm October day for our final outing of the 2023 season. Thirty golfers showed up to play the challenging Pine Meadow course in Mundelein. Contest winners were: Closest to the pin women: **Sharon Meyer**, Closest to the pin Men: **Wayne Thompson**, Longest putt: **Kurt Kupitz**, Most Fairways hit: **Sheila Ramachi**. Following our round fifteen people celebrated the end of the season with dinner at Mickey Finn's. A good time was had by all as we said good-bye to 2023 and looked forward to our 2024 season!

~Kathi Brown, coordinator

Palatine Hills Outing

17 players came out on a beautiful, sunny Saturday, September 23rd to play at Palatine Hills Golf Course. We were fortunate to have 2 guests join us; Larry Bowen and Myung Patterson. Our contest winners included: **Diane Martinez** (women's closest to pin on Hole #4), **Kurt Kupitz** (men's closest to the pin on Hole #7), Myung Patterson (women's longest drive on Hole #14), and myself (**Matt Kogan**, men's longest drive on Hole #14). After our round, 10

of us dined for dinner on the patio at Oak Terrace Grill at Makray Memorial Golf Club, just a short drive from the course. Overall, it was a fun day and I'm thrilled that we had a great turnout for my first time as a coordinator!

~Matt Kogan

Redtail Outing

On September 9 at Redtail Golf Course, we had beautiful late summer weather with clear skies and light breeze. Eleven players attended and included new member **Scott Ernsteen**. Heard a lot of nice reviews of the course from our players.

Peter Barbera won our hole prize for closest to pin for approach shot into a green on a par 5. I think we forgot to ask if he made the putt from that spot.

The second contest winner was **Warner Dundas** for fewest putts on the four par 3's. It came down to the second tiebreaker between three players that carded 6 putts each. Warner had a birdie on one of the holes.

During our stay in the temporary trailer clubhouse for our post-round cool refreshing beverages and award ceremony, coordinator **Brett** admitted he did a lousy

job by only going by the course's website that showed a fully operational bar and grill rather than the trailer. He submitted his voluntary demotion of coordinating anything again until 2024. **Colleen Nelms** assisted in prompt web search of nearest restaurant and several of us enjoyed a dinner at a nearby Morettis.

~Brett Bradfield

From the Golf Chair

Hello fellow golfers,

Our 2023 golf season is officially a "wrap". It was a lot of fun, the weather was super, and the camaraderie was wonderful! It's been such a pleasure to play with such good golfers and pick up some words of wisdom as we played on some challenging courses this summer. Enjoy the holidays and hopefully I will see all of you for our upcoming 2024 season.

Best wishes,
~Diane Perini



NATIONAL EVENT INFORMATION

Events Open to All Members Nationwide

ASGA Members Invited to PGA National Resort



Welcoming the New Year 2024 January 2-6 Palm Beach Gardens, FL

Play the Palmer and Fazio Courses - Enjoy PGA National's \$1,000,000 Makeover!

Full details at SinglesGolf.com/PGAResort

LOCAL CHAPTER INFORMATION

Next Meeting

TBD

Meeting Location

TBD

Our Chapter Website: www.ASGAChicago.org

Meetup Website: <https://www.meetup.com/ASGAChicago/>

(See next page for list of officers and board members.)

National Office

Office Hours: 9:00am to 2:00pm, M-F (Eastern)

National Office: 980-833-6450 or 1-888-GOLFMATE

Go to www.SinglesGolf.com/MyAccount to make changes to your address, phone, etc. To join or renew your dues, go to www.SinglesGolf.com/join

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Chicago Chapter
of the
American Singles Golf Association



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About Our Members

(THIS REPORT RAN 11/16/2023)

Happy Birthday to these members:

Kamal Dagher - 11/02
Kate Dudley - 12/10
Reva Felder - 11/24
Sally Garneski - 12/02
Jeanne Glass - 11/06
Judy Johnson - 11/06
Gopal Kasichainula - 11/14
J. Wayne Thompson - 11/03
Gary Viverito - 11/02

These members are up for renewal:

(date shown is last day of membership)

Martine Derom - 11/30/2023
Mark Tolle - 11/30/2023

Welcome newest members:

MyungOk Baek-Patterson - Joined
10/03/2023

These members did not renew their dues:

(date shown is date membership expired)

Rudy Ferrara - 09/30/2023
James Poplett - 09/30/2023

To renew your dues today, go to
SinglesGolf.com/renew If you wish to renew over
the phone, call 980-833-6450, M-F, 9-2 Eastern
Time.

Our chapter currently has 86 members.

**Rules Guy: Is it a penalty to
adjust the alignment of your
ball after lifting your mark?**

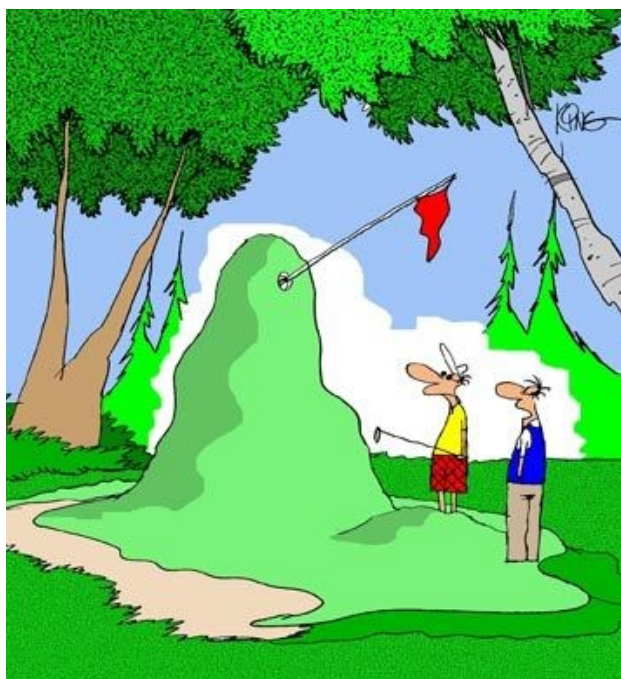
~Rules Guy, Golf.com

I was called out for aligning my ball for a putt after lifting my ball marker and told that if I were caught doing it again I'd be penalized. Yet per Rule Clarification 14.2c/1, the ball can be aligned in any way so long as its vertical distance to the ground remains the same. I don't see any reference to a ball marker being required when lining up a putt. Can you clarify? — Mark O'Neill, Kildare, Ireland

Sad to say, you were called out correctly. Never mind that "vertical distance to the ground" is a head scratcher, even for Rules Guy.

The clarification is a misdirection — it has nothing to do with why you're getting a penalty. You breached the rules by "lifting," which includes rotating, without first marking your ball. That's right: Rotating the ball is considered lifting under Rule 14.1, and you only get the right to lift the ball on the putting green after you mark it first.

So, if you rotate the ball when it isn't marked, you get one penalty stroke. In sum: Mark it, Mark!



*"I hear this is one of the tougher greens
to putt on."*

Welcome in the New Year at PGA Resort!

Palm Beach Gardens, FL



January 2-6, 2024
4 Nights / 5 Days
Tuesday - Saturday

Standard Package Includes (Standard Package is for attendees who wish to have a roommate. Room-by-Myself packages also available.)

ALL PRICES SHOWN HEREIN INCLUDE TAXES & FEES.

- 3 rounds of golf incl. green fees, cart and range balls
- Play the Palmer, Fazio, and Palmer Course again. Upgrade to the Champion Course (site of the 2023 Honda Classic) for an add'l. fee of \$162.
- 4 nights lodging at PGA Resort arriving Tuesday, January 2, 2024.
- Tuesday Reception & Arrival Dinner + two (3) add'l. dinners (Wed/Thur/Fri)

Add'l. Nights: Jan. 1 - New Year's Day. \$369; \$185.50pp if you're having a roommate. For Jan. 6, 7, 8, rate is \$312/night or \$156/night with roommate.

You must be a member at the time of the event to attend. Not sure? Go to SinglesGolf.com/RUAMember to see when your membership expires.

To join/renew go to www.SinglesGolf.com/Join

Full details at www.SinglesGolf.com/PGA Resort

GOLF: Shotgun start Wednesday, Thursday and Friday. **Scoring:** USGA "Play Own Ball" format; 2 best net balls of foursome. \$25 ASGA prize certificates awarded to winners at our awards dinner on Friday night. **OPT. ROUNDS** on Champion course on Jan. 5 - \$162 added to standard package but you receive no credit for not playing w/group on Friday. Plus **OPT. ROUND** on The Staple, a par-3, 9-hole course for \$39 on Jan. 2, day of arrival — 2pm.

PAYMENT: **Pay a deposit now or full payment when you register. \$200 deposit if rooming alone; \$100 if you'll have a roommate. Balance due 12/1/23.** There is a 25% cancellation fee prior to 12/01/23. Absolutely NO refunds after 12/01/23. To see our cancellation policy, go to the link at SinglesGolf.com/events (also see other terms and conditions). An e-mail confirmation sent to you upon receipt of payment. If you do not receive confirmation within 10 days of registering, you must call us at 980-833-6450, M-F, 9am-2pm, eastern.

See info below regarding travel protection deadline.

PAY BY YOUR ZELLE APP AND SAVE 3% CREDIT CARD FEE.

NAME SHOWN BELOW IS HOW NAMETAG WILL APPEAR. ONE FORM PER PERSON, PLEASE PRINT.

NAME _____ () MALE () FEMALE CHAPTER NAME _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____ Handicap/Avg.Score _____

CELL _____ E-MAIL _____ Emerg. Contact (name/phone) _____

CHECK APPROPRIATE PACKAGE: (there is a 3% upcharge on all amounts if using a credit card)

() \$1,769.00 — **STANDARD PACKAGE** (you have a roommate)

() \$2,539.00 — **ROOM-BY-MYSELF PACKAGE** (incl. everything in St'd. Pkg. except you'll room by yourself)

MAIL THIS FORM WITH CHECK TO:
ASGA, 1122 Industrial Dr. #107,
Matthews, NC 28105
Or pay by Zelle (see below) or
CREDIT CARD with 3% add'l. fee.

My roommate will be _____ (We'll assign a same-gendered roommate if you prefer. Please do not list yourself as someone else's roommate without their permission. **IMPORTANT:** If you choose a roommate, we can't hold your room until both parties have paid. I am requesting a room with () One King Bed () Two Double Beds Note: Room preferences and hotel are first come, first served. Only the hotel controls the availability of room types. We register you regardless of availability.

During () One () All golf round(s), please pair me _____ (limit 3-person request).

By submitting this form, YOU ARE DECLINING travel protection unless box is checked at right: () I will apply for travel protection

➔ **Travel protection (trip insurance) must be purchased within five (5) days of registering. See link at bottom of SinglesGolf.com for rates.**

I AM REMITTING: () I am paying thru my ZELLE app.* () I am paying by credit card (3% upcharge) () I am paying by check.**

\$ _____ for the package indicated above

+ \$ _____ for optional add'l. night on January 1. Jan. 1 rate is \$369 or \$185.50 with roommate (incl. tax & fees)

+ \$ _____ for optional add'l. night(s) on January 6, 7 and/or 8. Rate is \$312 (room alone)/night or \$156 pp/night with roommate. (incl. tax & fees)

+ \$ _____ for () optional round on Champion course (\$162 added to st'd. pkg.) or () optional round on The Staple (\$39) or () both (\$201)

+ \$ _____ for mulligans (put \$10 in this space if you want 3 mulligans for each of your 3 days of competition golf.)

+ \$ _____ for FIVE 50/50 Raffle Tickets (put \$20 in this space). Two drawings for 50% of pot each. Raffle tickets are FOUR for \$20 @ event.

= \$ _____ **TOTAL AMOUNT** (Check no. _____ **MAKE CHECK** PAYABLE TO "ASGA, INC."** and mail to address in checkered box above.

➔ () I'm paying a () \$200 deposit (ROOMING ALONE) () \$100 deposit (I'LL HAVE A ROOMMATE) now and will pay the balance by December 1, 2023.

TO PAY ANY AMOUNT BY ZELLE, go to your smart phone Zelle app and submit payment to ASGA via our phone number 980-833-6450.

FAX THIS FORM TO 980-225-0231 or Scan/E-Mail to: Irene@SinglesGolf.com or mail to address in checkered box above.

CREDIT CARD AUTHORIZATION: All major cards accepted. I hereby authorize **ASGA** to charge / debit my account for the "TOTAL AMOUNT" indicated above on this form. I understand there is a 3% processing fee if a credit card is used. **YOUR SIGNATURE IS REQUIRED.**

Acc't. No: _____ Exp. _____ Signature _____

QUESTIONS? E-MAIL Event Host TOM ALSOP at Tom@SinglesGolf.com or Call 980-833-6450

** There is a 4% svc. chg. for any check returned unpaid by the bank. Cancellation policy applies. See link at www.SinglesGolf.com/events for complete details of policy and events. © 2023 ASGA, Inc.

Your chapter newsletter follows after the following pages . . .

ASGA Annual Dues are \$89.00. Do you want LOWER DUES?

HOW WOULD YOU LIKE ONE YEAR OF FREE DUES?

You likely joined the American Singles Golf Association because you wanted to meet more singles and play more golf. We can't help you with your golf swing, however, we're on a mission to grow your chapter's membership. ***Golf season is upon us . . . are you onboard to grow your chapter or are you satisfied with your current membership level?***

Here's the plan:

- 1) on the following page, you'll see a revised ***"Single? Play Golf?"*** sign. It now has five (5) tear-off tabs instead of eight (8).
- 2) You write-in your identification (either your member number or first initial + last name) on each of the tabs. Use scissors to cut the tabs apart.
- 3) You print as many signs as you wish, keep them in the front seat of your car along with some push pins and post them ***anywhere you're permitted*** to post, e.g. golf shop bulletin boards, golf shop restrooms, driving ranges, stores, etc. ***If you would like ASGA National to print five (5) yellow signs for you, please let us know by emailing Irene@SinglesGolf.com or calling 980-833-6450 from 9am-1:45pm, M-F, Eastern.***
- 4) For every three (3) people who join using your name or ID on the yellow sign, you'll receive 12-months of ASGA membership. Note: your name or member number, as the referrer, must be submitted **with** the new member's application. No exceptions. No retroactivity. Please do not add your own name to an application form. It must be completed only by the member currently joining and completing the application.
- 5) New members can join over the phone, at our website (SinglesGolf.com/join), fax, etc., however, **they MUST use your member number or name at the time of joining as the person who referred the new member. Again, no exceptions to this policy.**
- 6) ASGA National will keep track of how many new members you get credit for and will automatically add 12-months to your membership. Please, no slanting of these rules

Be a Hero in Your Chapter.
Get the signs printed and get them hanging!
(and remind others to participate)

SINGLE? PLAY GOLF?



The Chicago Chapter of the American Singles Golf Association WANTS YOU!

We're 2,500 members in 50 cities and we're ALL ABOUT HAVING FUN! So if you're single (i.e. divorced, widowed, legally separated or never married) and enjoy meeting others through the game of golf, you're invited to inquire about joining by calling the American Singles Golf Association at 1-888-465-3628 (1-TRIPLE-EIGHT-GOLFMATE) or visit SinglesGolf.com.

Meet MORE Singles! Play MORE Golf!



TEAR OFF A TAB BELOW

American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____
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IN ADDITION, WE CAN SEND YOU FREE BUSINESS CARDS!

As you have seen from the previous two pages of this newsletter, ASGA National is committed to seeing your chapter grow. We believe by asking each individual member for help, your chapter will grow its membership.

Besides using just the yellow signs to gain more members in your local chapter, **upon request** we will also provide you with ASGA business cards as shown below. More can be sent to you if needed, but we'll start out by sending you 25 business cards that you can give to anyone you believe might be a potential member. Are you out and about and see someone wearing a golf shirt or hat? ***Start a conversation:*** tell them you're a part of a local club for singles who play golf and simply ask "***are you single?***" Even if they aren't, chances are they know a golfer who is. Give them a card that's pre-filled with you name (or member #) and contact info.

Remember, you get free dues for referring 3 new folks who join!

Below shows how your business card appears. They don't come to you automatically, you'll have to order them. E-mail Irene@SinglesGolf or call 980-833-6450 (9am—1:30pm, Mon-Fri, Eastern) for your free 25 cards.

***- - Tom Alsop
President and Founder
American Singles Golf Association***

25 Business Cards Will Be Mailed to You Upon Request!



Front side of business card

ASGA Member _____
Call / Text _____
When joining, please be sure to reference my name or member number on the application form. Thanks!
www.SinglesGolf.com/join \$7.42/month payable annually

Back side of business card



GET READY TO TEE OFF

FOR MORE FUN - FELLOWSHIP - FAIRWAYS!

4 WAYS TO JOIN:

- ♦ Call Us at 1-980-833-6450
- ♦ Fax This Form to Us
- ♦ Email/Mail This Form To Us
- ♦ Online (SinglesGolf.com/join)

APPLICATION TO ☐ JOIN ASGA ☐ RENEW MY MEMBERSHIP

Note: Meeting locations may vary. Upon joining, you will receive a monthly newsletter telling you about monthly meetings, outings, etc. If you have any questions, contact your local chapter leader or call 1-888-GOLFMATE or 980-833-6450. **Please complete information box at right.**

MONTH & DAY BORN _____
YOUR USGA HANDICAP® _____ or
AVERAGE GOLF SCORE _____

Dues are **\$89.00** for 12 months) OR **\$178.00** for 24 months (includes free ASGA logo'd shirt when joining for two years!). Best rate per year is **\$267** with our "buy 3 years, get 4th free + shirt" plan. Credit card users: JOIN BY PHONE: **980-833-6450** or FAX COMPLETED FORM TO **980-225-0231**. Your membership kit will be mailed upon receipt of payment. **Free shipping if ASGA shirt is ordered with application.**

PRINT CLEARLY - THE INFO BELOW SHOWS HOW IT WILL APPEAR ON YOUR CHAPTER'S ROSTER. (*SEE OPT-OUT CLAUSE BELOW)

HOW DID YOU HEAR ABOUT US? _____ CHAPTER YOU ARE JOINING OR RENEWING IN: _____

NAME _____ E-MAIL ADDR: _____

ADDRESS _____ CITY _____ ST _____ ZIP _____

HOME (_____) _____ WORK/CELL (_____) _____ EMPL. BY _____

POSITION _____ () AVAILABLE FOR WEEKDAY GOLF () WILLING TO VOLUNTEER FOR CHAPTER

NOTE: ASGA DOES NOT CONDUCT BACKGROUND CHECKS ON APPLICANTS FOR MEMBERSHIP OR MEMBERS OF THE ASSOCIATION. Golf can be a dangerous sport. Accidents can occur by you or another party striking a golf ball, by a golf cart turning over, or simply falling down steps. PLEASE TAKE ADEQUATE PRECAUTION when playing in ASGA events. Chapters and individuals running golf tournaments are not professionals but are volunteers, and therefore, you must assume additional responsibility for your own safety. Please abide by the safety rules posted inside your golf cart, at the golf course, as well as the official website of the United States Golf Association (www.USGA.org). If you have a safety concern, you must immediately bring it to the attention of the person(s) running an event, your chapter president or golf course management personnel.

LEGAL STUFF: Read this section in a larger font at SinglesGolf.com/Legal-Stuff

RELEASE FROM LIABILITY AND EXPRESS ASSUMPTION OF RISK: I, the undersigned Applicant (hereinafter referred to as "Releasor"), in consideration of being permitted to participate in golf activities organized or sponsored by ASGA, Inc., d/b/a American Singles Golf Association, a Delaware Corporation, or its affiliate chapters in the United States and Canada, (the "Releasees") and other good and valuable consideration, the receipt and sufficiency is hereby acknowledged, hereby on behalf of myself and my heirs, distributees, guardians, and legal representatives agree to fully indemnify, defend, hold harmless, and not to sue Releasees and/or Releasee's directors, officers, employees, agents, and affiliates from and on account of any and all past, present, and future claims, debts, causes of action, damages, personal injuries, wrongful deaths, property loss, and property damage (including attorney's fees and costs relative thereto), whether due or not, direct or contingent, liquidated or unliquidated, latent or patent, known or unknown, which in any way concern or relate to any act or omission of Releasees. Except in the event of any gross and willful negligence, I shall bring no claims, demands, actions and causes of action, and/or litigation, against Releasees for any economic and non-economic losses due to bodily injury, death, property damage, sustained by me in relation to the premises and operations of the golf course, including riding on golf carts or playing the game of golf. I am aware that participation in and/or observance of the golf activities and/or other activities sponsored by Releasees is or may be an inherently dangerous activity and may have health-related risks, and agree that I am voluntarily participating in and/or observing such activities with full knowledge of all dangers and risks involved. In addition, I hereby expressly assume all risks of injury, death, property loss, property damage, and other loss and damage which may occur relative to my participation in and/or observance of such activities. I understand and agree that this Release includes any and all claims based on the past, present and future ordinary negligence, action, and/or inaction of Releasees and/or Releasee's directors, officers, employees, agents, and affiliates. I acknowledge that I have read this Release, have been fully and completely advised of the potential dangers incidental and inherent to the participation in and/or observance of the activities organized and/or sponsored by Releasees, and am fully aware of the legal consequences of signing the Application Form acknowledging this Release. I agree that this Release, waiver and indemnity agreement is intended to be as broad and inclusive as permitted by the laws of the State of my residency, and that if any portion of this Release is held invalid, it is agreed that the balance shall, notwithstanding continue in full force and effect.

TERMS AND CONDITIONS: Membership in the American Singles Golf Association (ASGA) becomes effective upon receipt of dues and is valid for the period of time requested as indicated on the application form, subject to these Terms and Conditions. I am 21 years or older, single (i.e. never married OR divorced OR legally separated OR widowed), and have read and accepted, as a condition of joining, the Release from Liability and Express Assumption of Risk shown above.

I understand that dues are non-refundable and are subject to change. I agree that all rosters, membership lists, e-mail addresses, or any other information provided to him/her as a result of their membership in ASGA are the property of ASGA and shall not be used for any purpose other than ASGA. I understand that the information provided on the Application for Membership may be reproduced on the chapter's roster and distributed to other ASGA members and published on www.SinglesGolf.com, otherwise, I will note at the bottom of this form if I wish certain information not to be published.

*** OPT-OUT CLAUSE:** I understand that I may, at any time, request any information on me not to be reprinted, reproduced or distributed, such as home phone, address, etc. in or on any newsletter, roster, website, etc. Such request to be noted below in "Notes by Applicant" section or emailed to info@SinglesGolf.com. ASGA may not be held liable for inadvertent publishing of opt-out information.

PRIVACY: See our privacy policy at www.SinglesGolf.com/privacy

DISPUTES: In the event of any dispute of any matter or concerning the terms and/or conditions of membership, those matters and/or the interpretation of the terms and conditions shall be governed by the laws of the State of North Carolina and the parties agree to submit disputes arising out of or in connection with this Agreement to courts of Mecklenburg County, North Carolina.

AGREEMENT TO POLICIES OF THE NATIONAL ORGANIZATION (ASGA) AND LOCAL CHAPTER: By submitting this form and payment, I agree to abide by the "ASGA Policies" as outlined in the Policy section of www.SinglesGolf.com/policy as well as ASGA bylaws (www.SinglesGolf.com/bylaws) and my local chapter's bylaws and policies as currently in effect.

See above Legal Stuff in larger font online at www.SinglesGolf.com/Legal-Stuff

NOTES BY APPLICANT: _____

JOIN FOR 2 YEARS - GET A FREE GOLF SHIRT! JOIN FOR 3 YEARS - GET 4TH YEAR + SHIRT FREE!

- ☐ **DUES - 24 Months - \$178** (includes free ASGA logo'd shirt - Most Popular!)
- ☐ **DUES** (Join for 3 years, 4th year free - \$267 (incl. free shirt - best value)
- ☐ **DUES - 12 Months + ASGA logo'd golf shirt - \$119** (includes shipping)
- ☐ **DUES - 12 Months - \$89**

If a shirt is included, indicate () Male () Female Size: _____

REFERRED BY: _____

Check Paid To "ASGA, Inc." Enclosed** TOTAL \$ _____

Please charge my major credit/debit card indicated below:

No. _____ Exp. _____ 3/4 digit _____

SIGNATURE REQUIRED! By signing below, I agree to the Terms, Condition and Release ("Legal Stuff") as set forth at left and, if appropriate, authorize payment by my credit/debit card shown above.

Signature **X** _____ Date _____

Credit Card Users Can Join By Calling 980-833-6450, 9-2 Eastern Time, M-F
Join By Fax: 980-225-0231 or Scan & Email to Info@SinglesGolf.com

Mail: ASGA, 1122 Industrial Dr. #107, Matthews, NC 28105

To all ASGA Members – Please Read!

Your chapter board will NEVER send you an email requesting funds by way of a gift card. Always, always use due diligence when responding to an email. See below “How to Protect Yourself”

Spoofing and Phishing

Spoofing

Spoofing is when someone disguises an email address, sender name, phone number, or website URL—often just by changing one letter, symbol, or number—to convince you that you are interacting with a trusted source.

For example, you might receive an email that looks like it's from your boss, a company you've done business with, or even from someone in your family—but it actually isn't.

Criminals count on being able to manipulate you into believing that these spoofed communications are real, which can lead you to download malicious software, send money, or disclose personal, financial, or other sensitive information.

Phishing

Phishing schemes often use spoofing techniques to lure you in and get you to take the bait. These scams are designed to trick you into giving information to criminals that they shouldn't have access to.

In a phishing scam, you might receive an email that appears to be from a legitimate business and is asking you to update or verify your personal information by replying to the email or visiting a website. The web address might look similar to one you've used before. The email may be convincing enough to get you to take the action requested.

But once you click on that link, you're sent to a spoofed website that might look nearly identical to the real thing—like your bank or credit card site—and asked to enter sensitive information like passwords, credit card numbers, banking PINs, etc. These fake websites are used solely to steal your information.

Phishing has evolved and now has several variations that use similar techniques:

- **Vishing** scams happen over the phone, voice email, or VoIP (voice over Internet Protocol) calls.
- **Smishing** scams happen through SMS (text) messages.
- **Pharming** scams happen when malicious code is installed on your computer to redirect you to fake websites.

How to Protect Yourself

- Remember that companies generally don't contact you to ask for your username or password.
- Don't click on anything in an unsolicited email or text message. Look up the company's phone number on your own (don't use the one a potential scammer is providing) and call the company to ask if the request is legitimate.
- Carefully examine the email address, URL, and spelling used in any correspondence. Scammers use slight differences to trick your eye and gain your trust.
- Be careful what you download. Never open an email attachment from someone you don't know and be wary of email attachments forwarded to you.
- Set up two-factor (or multi-factor) authentication on any account that allows it, and never disable it.
- Be careful with what information you share online or on social media. By openly sharing things like pet names, schools you attended, family members, and your birthday, you can give a scammer all the information they need to guess your password or answer your security questions.
- **Remember – If you are doubtful there's probably a good reason. If you're not sure, call to the person in your chapter who is supposedly sending the email.**