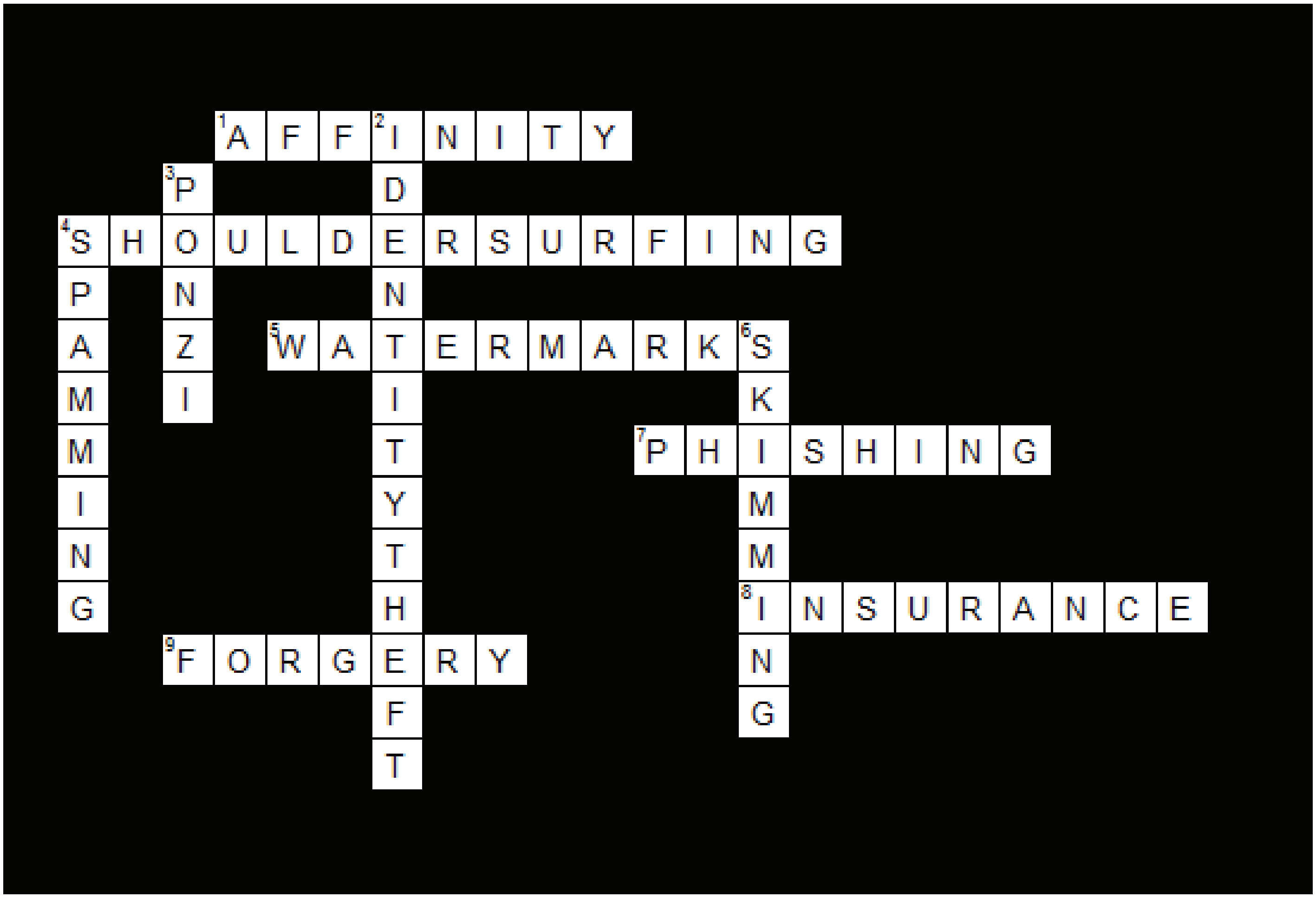
Avoiding Financial Schemes & Fraud



Across

1. Type of investment scheme which preys upon members of identifiable groups by using their affiliation with the group [AFFINITY]
4. The act of watching or listening to someone give personal information to a computer or another individual [SHOULDERSURFING]
5. Subtle designs on the front and backs of checks [WATERMARKS]
7. The act of sending forged e-mails impersonating an online bank, auction or payment site [PHISHING]
8. Fraud that occurs when someone intentionally deceives another about an insurance matter to receive money or other benefits not rightfully theirs [INSURANCE]
9. The act of making or producing an illegal copy of items so they look genuine [FORGERY]

Down

2. All types of crime in which someone wrongfully obtains and uses another person's personal information [IDENTITYTHEFT]
3. Fraudulent investment operations which involve paying abnormally high returns to investors out of the money paid by other investors [PONZI]
4. The act of sending bogus e-mails which require people to fill in personal information [SPAMMING]
6. The theft of credit card information by a dishonest employee of a legitimate business manually copying down credit card numbers or using a magnetic stripe reader on a pocket-sized device [SKIMMING]