

## ! INVESTOR ALERTS



### It Can Be Hard to Recover from "Recovery" Scams

It's an alluring offer.

You hear from someone who claims to be able to help you recover money you lost from a previous investment. The information sounds credible and the organization sounds legitimate. FINRA is warning investors—particularly who live outside the U.S.—that [offers to recover money](#) lost from securities investments may be fraudulent.



### FBI Alert: Ransomware Victims Urged to Report Infections to Federal Law Enforcement

The FBI urges victims to [report ransomware incidents](#) to federal law enforcement to help them gain a more comprehensive view of the current threat and its impact on U.S. victims. Ransomware is a type of malware installed on a computer or server that encrypts the files, making them inaccessible until a specified ransom is paid.

## WHAT'S TRENDING



### Beware of Fake Check Scams

FINRA has received a number of calls from individuals who have received unexpected checks that purport to be issued by FINRA. The checks are counterfeit, and may arrive by special delivery and require a recipient's signature. The arrival of these checks may be linked to job search scams, though callers note that there is no direct reference to a job search relationship accompanying the mailing—just a check. [Learn more](#) about "mystery shopper," "modeling" and other job-search scams in

## Recent Alerts

[Understanding Order Types Can Save Time and Money](#)

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## Our Story



Want to learn more about FINRA? [Watch employees talk about who we are and what we do.](#)

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which individuals receive checks that appear to be from legitimate companies—including FINRA.

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### Tapping Your 529 Plan for the First Time? Tips for Freshman Parents

You may have been saving for your child's higher education for a long time, and now find that it's time to start tapping it to pay for college costs. We all learn by doing, but when it comes to tax-advantaged savings such as a 529 College Savings Plan (where the IRS is looking over your shoulder), it's best not to make any rookie mistakes. Keep [these tips](#) in mind as you make your freshman withdrawals from your 529 savings account.

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### Three Resources for Senior Investors

Investor protection is an issue that's of particular importance to America's older citizens—seniors are often targets of fraudsters. The Financial Industry Regulatory Authority (FINRA) offers these [three helpful resources](#) for senior investors to help them combat fraud.

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### Podcast: 5 Keys to Smarter Investing

If you decide to work with a financial advisor, choosing that person is one of the most important decisions you'll make for your financial health. Equally important is understanding your investment options, and learning how to spot and avoid fraud.

[Listen](#) | 4 min.

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## FINRA NEWS

**9/19/16** One Small-Firm Industry Governor Elected to FINRA Board, Two New Governors Appointed

**9/14/16** FINRA Fines Ameriprise Financial Services, Inc. \$850,000 for Failing to Supervise the Transmittal of Funds From Customer Brokerage Accounts

### Helpful Tools

 [FINRA BrokerCheck](#)

 [529 College Savings Plan Expense](#)

 [Retirement Calculator](#)

 Fund Analyzer	 Analyzer Investor Complaint Center	 Loan Calculator
 Risk Meter	 Market Data Center	 Securities Helpline for Seniors
 Scam Meter	 Required Minimum Distribution Calculator	 The Alert Investor
 Smart Investing		<a href="#">View All</a>

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