

Quick tip for the road: Our copy editor, Mark, got a late-night text that said there was a fraudulent charge on his card. He ignored it. The next morning, an email. Hmm. Instead of replying to either, he did the smart thing and called his bank directly. Surprise, it was actual fraud!

The lesson here: Always call your bank directly if you get similar notices.

A woman recently got a message from her mom on Facebook two weeks *after* her mom died. “Hello, how are you doing today?” it read. Other family members got messages, too — some with, surprise, “Great investment opportunities.”

A so-called “ghost hacker” had struck her mom’s account. It’s a sick new scam. With account owners dead and families focused on grief, the hacking is more likely to go unnoticed. It’s awful, and I want to make sure this doesn’t happen to you or someone you love.

It’s not just trolling and ‘investments’

Scammers also hack social media accounts to leapfrog into banking and retirement accounts, making it easy to steal directly from the person who passed.

Ghost hackers monitor obituaries and death notices for potential targets. Then, they use their arsenal (hacking weak passwords, guessing security questions and accessing previously leaked credentials) to break in.

The best offense is a good defense

I know firsthand there are a ton of administrative tasks to take care of when a close family member dies — everything from canceling cellphone plans to executing the will. This list now also needs to include memorializing or deleting their social media accounts.

Luckily, social networks have processes in place for this. For **Facebook**, ask [Facebook to memorialize the account](#). You’ll need a link to an obituary. You can also request the [profile be removed](#). **Instagram** has [similar steps](#) to Facebook, and the [same goes](#) for **X**.

Now, take time to protect yourself

On Facebook, you can designate a legacy contact to manage your account if you die. They won't be able to log in, read your messages or delete friends.

- On mobile, select the **three-line icon** at the bottom right. Scroll and tap **Settings & privacy > Settings**. Under "Accounts Center," tap **Personal details > Personal details > Account ownership and control > Memorialization**.
- Click your name to select your legacy contact (and notify your contact they're now in that role). You can also decide if you'd rather have your account deleted after you pass.

[I have the full steps here](#) for Google, Instagram, X, and your phone and bank accounts.

Really, you need a digital estate plan

I know it's not fun to think about, but you'll be helping your loved ones immensely if you do. [Here are my tips for writing this all out.](#)

♥ Do your loved ones a favor and share this story. Ghost hacking is a big problem, and the more people we can warn, the better.

(Important information from Kim Komando)