

## MAKING SENSE OF CRYPTOCURRENCIES

IF YOU'RE LIKE MANY INVESTORS, YOU MAY BE WONDERING, WHAT IS CRYPTOCURRENCY—AND SHOULD YOU BUY IN? ALSO CALLED CRYPTO, IT'S A TYPE OF DIGITAL CURRENCY. THERE ARE NO BANKS, BILLS OR COINS. IT'S ALL RUN BY TECHNOLOGY THAT DETERMINES HOW MANY UNITS ARE PRODUCED AND HOW TRANSACTIONS ARE RECORDED. THERE ARE MANY RISKS. NO LAW REQUIRES ANYONE TO ACCEPT CRYPTO. PLATFORMS THAT BUY AND SELL IT CAN BE HACKED. AND CRYPTOCURRENCY PAYMENTS ARE IRREVERSIBLE. NEVERTHELESS, CRYPTOCURRENCIES AND THE TECHNOLOGIES THAT POWER THEM MAY HOLD GREAT POTENTIAL FOR LEGITIMATE INNOVATIONS. BUT MAKING INFORMED DECISIONS CAN BE A CHALLENGE FOR INVESTORS. FRAUDSTERS ABOUND. ONLY INVEST WHAT YOU CAN AFFORD TO LOSE. WATCH OUT FOR GUARANTEES, UNREGISTERED PRODUCTS, COMPLEX STRATEGIES, MISSING DOCUMENTATION, ACCOUNT DISCREPANCIES AND PUSHY SALESPEOPLE. FORTUNATELY, YOU CAN CHECK THE PEOPLE AND FIRMS THAT TOUT CRYPTOCURRENCY INVESTMENTS WITH THE [FINRA-BROKER-CHECK](#). LEARN MORE AT [SAVE-AND-INVEST--DOT--ORG--SLASH--LEARN-MORE](#).