

Handling Fraudulent Calls Regarding Your Credit/Debit Cards

Cardholders have received computer generated calls claiming to be from their financial institution. The calls claim their accounts have been frozen and then direct the cardholder to call a toll-free number to leave their debit card information, in order to reactivate any cards. The toll-free number includes a recorded message that asks the customer to key their account number, card expiration date, and PIN.

Tips

If you receive any calls like this you should follow the steps below to handle the call and be sure that you are not a part of a fraudulent scam.

- 1) Make sure you (i.e. cardholder) initiate the contact, and the institution verifies your identity with questions only you would know.
- 2) To verify whether a call is legitimate, call your bank or visit its website, using phone numbers or internet addresses from your bank statement or account documentation. Do not call back a number provided over the phone or click on a link in an email.
- 3) Most communications will include something that will concern or excite the victim.
- 4) If you have been the victim of a scam, file a complaint at local law enforcement.
- 5) Notify your financial institution.

