

Don't Be A Victim Of Credit Card Fraud!!!



NEW CREDIT CARD SCAM!!

You receive a phone call from someone who says they're from your credit card company. The caller asks you to confirm some personal information, your credit card number and credit card security code. A "bank representative" arrives at your home, takes the card and promises to return with a new one. The criminals use the information you gave to make charges on your account or to create a new account in your name.

How to Avoid a Credit Card Telephone Scam

- **Don't give out any information on calls you didn't initiate**, no matter how legitimate the call may seem. Scammers can even spoof your caller ID and have your creditor's name show up. If you think there's a possibility that it's your real credit card issuer, ask if you can return their call to the main customer service number. **Bank representatives do NOT visit you at your home.**
- **Only trust calls that you initiate** by calling the customer service number on the back of your credit card or on your credit card billing statement. Don't return calls from numbers left on your answering machine or sent in an email unless you can verify that it's your credit card issuer's real phone number.
- **Never give out your credit card number, security code or Personal Identification Number (PIN)** to anyone over the phone. When in doubt, **HANG UP** and call your credit card company directly (number on back of card).

What to Do If You're Scammed

- **Call the Police if you feel you were scammed.** It's easy to fall prey to a credit card telephone scam. If you mistakenly give out your personal information, call your real credit card issuer as soon as possible. They can cancel your old credit card account and give you a new credit card number.
- Check your account regularly and review your credit card billing statement thoroughly. Report any suspicious activity to your credit card issuer right away. **Some credit card company's offer a service that notifies your cell phone, via text of any charges.**
- If you accidentally gave out your social security number, place a fraud alert or security freeze on your credit report to prevent new accounts from being opened in your name. (Excerpts from: www.thebalance.com)
- **Do not respond to emails from persons claiming to be a representative of a company wanting your information.** Clicking on a link can take you to a site which puts a virus on your computer and can capture your computers information.
- **Do not respond to text messages** asking you for information or asking you to click on a link.

Florida Attorney General's Office Fraud Hot-line **1-866-966-7226**



PALM BEACH COUNTY
SHERIFF'S OFFICE

RIC L. BRADSHAW, SHERIFF

For More Crime Prevention Tips go to: www.pbso.org/crimeprevention

