

A common scheme has affected a number of people in Holden. This involved an unsolicited email from companies that people share their credit card and or bank card information. Thousands of emails are sent out and the con artist hopes a few people will respond. The email will state “your account has been” or “We are updating our account system and need to verify some information” and they explain that they are doing this to protect you or give you some story as to why they are doing this. On the email there will be a link that will send you to a page very similar, if not exact, to the legitimate company’s website. On this page they will ask for all your personal information including your name, address, city and state, phone number, social security number, mother’s maiden name and your date of birth. After all that information, the next questions that will be asked for are the type of card you use, the account number, the expiration date, the signature panel code on the back of your card, and the PIN number. Once you fill in all the requested information you are asked to send it. Now this con artist has all the information needed to wipe you your bank account or max out your credit card and open new credit cards using your information.

Depending on the information you supplied you may not know you are a victim until your monthly statement comes. One victim in Holden gave her debit card information and luckily checked the bank account the next day and discovered the illegal withdrawals. This victim does online banking and monitors the account every day. The victim also had a limit on the ATM card with a maximum of \$300 that could be withdrawn in a 24 hour period. If this victim did not check the account nor had the withdrawal limit on the account, the whole account plus any overdraft would have been lost.

These con artists are very good. This is what they do full time. Most people wake up and drive to work. These people wake up and sit behind a computer thinking of ways to steal money.

Ways to protect yourself:

NEVER give any personal information to anyone that you don’t know. This includes any unsolicited emails or unsolicited phone calls. Even if you subscribe to a service or ordered something, never respond to the emails with personal or financial information. You should either call the company/agency yourself by looking up the phone number (never trust someone on the phone giving you an phone number to call them to confirm they are who they say they are) or emailing them from their webpage (not the webpage in the email). Companies who have your personal information legitimately will never ask for your information again. If the email or phone call is legitimate, tell the person to give you a case/file number and you will call them back the next day. Then look up the phone number (on the back of your credit card, the phone book, or their website) and call them. Give the company the case/file number and if the person has no idea what you are talking about, you probably just saved yourself a lot of sleepless night.

Review your credit report frequently. Under Federal law, you have the right to receive a free copy of your credit report once every 12 months from each of the three nationwide consumer reporting companies. To request your free annual report under that law, you must go to <http://www.annualcreditreport.com>. If you think you might be a victim of identity theft, contact one of the three major credit bureaus (equifax, experian and tranunion) and they will put a fraud alert in your file. This will last for 90 days and should give you time to determine if your identity was stolen. If your identity was stolen or you still are unsure, an extended fraud alert can be placed in your file. This will last 7 years but a police report which states your identity has been stolen is needed. This fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you.

The credit bureaus offer a service which notifies you every time there is a change on your credit report. Each time you (or the con artist) apply for credit (credit card, car loan, mortgage) your credit is checked. With this service, you will be notified that your credit has been checked and by who. There is a cost to this service. (I am not recommending this service but it is one more way to protect yourself)

Just remember when you are online or on the phone, you never know who you are talking to on the other end. If you have any questions about identity theft or the schemes mentioned here, please call me at 829-4444.

Detective Chris Carey
Holden Police