



IDENTITY THEFT ALERT: CREDIT CARD SCAM

The Federal Trade Commission estimates that as many as 10 million Americans have their identity stolen each year. Identity theft starts with the misuse of your personal identifying information such as your name, social security numbers, bank account numbers, credit card numbers, or the three-digit security code found on the back of your credit card. The following scam attempts to obtain the security code from the victim.

In this particular scam, criminals pretend to be fraud investigators from Visa or Master Card. They phone the victim advising they are investigating a potential fraudulent purchase on the victim's account. The criminals actually provide the account number and in some cases confirm the name and address of the victim. The criminals then ask for the three-digit security code found on the back of the card.

In the event you are contacted with this or a similar scam, here are a few tips to help avoid being victimized.

1. Never give out your personal information such as account numbers, social security numbers, security codes, etc. unless you have initiated the contact.
2. Ask the caller for their name and extension and hang up the phone. Then call the number listed on the back of your credit card and ask for that person. If that person doesn't exist, advise the credit company of the call you received.
3. Keep your personal information in a secure location at home.
4. Review your bank and credit statements monthly and regularly check your credit reports.
5. Do not throw away your unused bank and credit card statements. Shred them!
6. Still, the easiest way for someone to obtain your credit card number is for you to hand your card over to them. Letting your card 'walk' at a restaurant or other establishment greatly increases the risk of being victimized. Plan early and get cash from a bank or familiar ATM machine before you make the purchase.

Sources: Federal Trade Commission and snopes.com

Need more information? Please contact the Crime Prevention Unit at 772-871-5303.
St. Lucie County Sheriff's Office
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