

# Fraud Alert!

November 9, 2006

## **DON'T PANIC IF THE ORDER IS NOT YOURS**

Recent callers to our fraud line have received e-mails confirming that a purchase was about to be shipped to them. In each case the e-mail says the item is being charged to their credit card, and in the event they wish to cancel the order, they can do so by filling out a simple form that is provided with the e-mail. Notifying a customer that his order has shipped is not an unusual event. What makes these events worth mentioning is that in each case the person receiving the e-mail did **NOT** order anything. It is a scam! The sender of the e-mail is trying to get the victim to provide personal information (credit card number, password or pin, bank account, etc.) in order to stop an erroneous charge to the victim's credit card.

What should you do if you receive one of these e-mails?

1. Don't panic. That is exactly what the perpetrator wants you to do. He or she wants you to respond to the e-mails without thinking. Take a deep breathe and think about how you should respond.
2. Under no circumstances provide the information requested in the e-mail. Save the e-mail in case it is requested by your credit card company or by law enforcement, but do not respond to it. Any communication should be with your credit card company, not the person who sent you the e-mail.
3. Review your credit card statement as soon as you receive it. If someone has put a fraudulent charge on your account, you have sixty (60) days from the date it first appears on your statement to dispute it. After 60 days you are responsible for the charges, even though you did not authorize them.

**Need help?**

**Call the Fraud Assistance Line**

**720-874.8547**

