

CONSUMER ALERT!

From the Office of Jefferson/Gilpin Counties
District Attorney Scott Storey



Calls Concerning Your Credit Card

Consumers have been receiving automated calls stating: "We're calling because there has been suspicious activity on your credit card!" The automated message asks for the consumer to call a given number. When the number is called, a 'live' person is reached who tries to get the consumer to state what credit card they have and given the card number and security code so the problem can be fixed. This is an invitation to having a credit card fraudulently used.

Will a credit card company call a consumer if their tracking software notices unusual activity? Yes! If a credit card company notices purchases outside of your normal geographical spending area or a larger purchase than is normal for your credit card, they will call; if they cannot reach you, they may 'Freeze' your card. However, when your credit card company calls, they will never ask for any personal information since they already have your card information in their computer file; they will simply ask to verify certain purchases appearing on your card.

This is yet another exercise in 'phishing,' or trying to get consumers to reveal information that allows a crook to defraud. So let's review the five 'Red Flags' which may indicate criminal 'phishing':



Uninitiated Contact: They contacted you; you didn't ask to be contacted. If it's E-mail: Delete! If it's the telephone: Hang up!;



The Need for Secrecy/Confidentiality: Crooks will insist that you tell no one, not a spouse, family member, or best friend, about the special deal/offer/prize or opportunity they are making available to you;



The Need for Urgency/Immediacy: Crooks promote immediate action, while the adrenaline is pumping and the concern level is high.



'If it's too good to be true, it probably is': This is as true today as ever!



You must send money by wire transfer: Money sent by MoneyGram or Western Union is almost never recovered...it is gone.

**For questions, assistance, or to schedule a "Power Against Fraud" seminar,
call: 303-271-6980**