

# Handling Fraudulent Calls Regarding Your Credit/Debit Cards

Cardholders have received computer generated calls claiming to be from their financial institution. The calls claim their accounts have been frozen and then direct the cardholder to call a toll-free number to leave their debit card information, in order to reactivate any cards. The toll-free number includes a recorded message that asks the customer to key their account number, card expiration date, and PIN.

## Tips

If you receive any calls like this you should follow the steps below to handle the call and be sure that you are not a part of a fraudulent scam.

- 1) Make sure you (i.e. cardholder) initiate the contact, and the institution verifies your identity with questions only you would know.
- 2) To verify whether a call is legitimate, call your bank or visit its website, using phone numbers or internet addresses from your bank statement or account documentation. Do not call back a number provided over the phone or click on a link in an email.
- 3) Most communications will include something that will concern or excite the victim.
- 4) If you have been the victim of a scam, file a complaint at local law enforcement.
- 5) Notify your financial institution.

