

Credit Card/Debit Card Scam

We have been made aware of a new cell phone scam that is targeting people with debit cards. Some members have received automated cell phone messages stating that "All [credit union] Debit Cards have been DEACTIVATED" or something similar. The members are instructed to respond to the alert in order to reactivate their cards. This is a scam. If you receive this automated phone message, please ignore it. Do not call the number provided in the message. Contact your financial institution if you want to confirm that your cards are still active.

It is all most unheard of for a financial institution to verify account information over the phone. Your bank or credit union has all of the information about you that they need. If you receive such a call, DO NOT provide any information, not even your name, to the caller, and simply hang up the phone. If you have questions about your account information needing to be verified or updated, contact your bank or credit union using a phone number from the phone book, NEVER the number that was provided to you by any caller.

A good rule to follow is to never provide any information to an unverified, unsolicited phone caller. Always get a name (first and last), company name, and reason for call. Confirm that you have done or are doing business with that company (check you records) and then return the call using the general business number in the phone book. If you have any doubts, do not provide the information.

If you feel that you have been a victim of this scam, contact your bank or credit union immediately to discuss your options. If you have suffered a financial loss as a result of this, or any scam, contact your local police department.

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