

# ALERT:

**We have been informed of a new telemarketing scam that may affect you – OUR MEMBERS:**

In their ongoing attempts to gain access to your credit card information, identity thieves have been using a clever new scam. This latest technique involves a phone call from a thief pretending to be an employee a bank issuer of **Visa** or **MasterCard**. The caller proceeds to note some of your personal information, but then has you fill in the one piece of credit card info they are missing -- your card identification number.

Some criminals lie on the telephone to get your personal information. They may lie about who they are, claiming that they're from a legitimate company and that you have a problem with your account. Or they may pose as representatives of a bank or government agency and ask you to confirm your billing information. Once they have your personal information, they can use it to commit identity theft charging your existing credit cards, opening new credit card, checking, or savings accounts, writing fraudulent checks, or taking out loans in your name.

Many people learn that their identity has been stolen only after the damage has been done. The Federal Trade Commission (FTC) wants you to know that you can minimize your risk of identity theft, especially by pre-texters - people who misrepresent who they are and why they're calling.

**If you think you're a victim of identity theft, take these steps IMMEDIATELY:**

- **Place a "Fraud Alert" on your credit reports, and review those reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts.
- **Close the affected accounts.** Close any accounts that have been tampered with or established fraudulently.
- **File a police report.** This is an essential step in claiming your rights.
- **Report it to the FTC.** Your report helps law enforcement officials across the country in their investigations. Visit [ftc.gov/idtheft](http://ftc.gov/idtheft) or call **1-877-ID-THEFT**.