

Important Information on Scams:

Generally fraudulent emails want you to verify your account information due to a security breach. If you don't know where an email came from, call your financial institution – but use a phone number from your statement. Do NOT use any phone number listed in the email! If you suspect you have been a victim, call the police immediately. Also, report it to your financial institutions and closely monitor your credit reports.

Important phone numbers

- Report a lost or stolen Visa debit card: 1-800-472-3272
- Report a lost or stolen Visa credit card: 1-866-552-8855
- Both services are accessible 24 hours a day

Credit Bureaus:

- Equifax: 1-800-525-6285
- Experian: 1-888-EXPERIAN (397-3742)

Federal Trade Commission: 1-877-IDTHEFT (438-4338)

NYS Attorney General Consumer Fraud Hotline: 1-800-771-7755

An email is probably fraudulent if the message:

- Comes from a financial institution where you do not have an account
- Advertises a service you have never used
- Contains misspellings or poor grammar
- Asks you to update personal information online and provides a link
- Claims your service will be suspended or cancelled unless you update your information
- Comes from a foreign country, particularly foreign lotteries
- Wants you to send money overseas
- Offers to send more money than your asking purchase price if you wire the rest back
- Notifies you that you won a lottery or contest you never entered
- Demands action to be taken by a specific date, usually within a few days

Possible subject lines:

- Credit Card Blocked
- Multiple Password Failures
- Update Your Personal Account Information
- Urgent Billing Update
- Urgent Security Notice

- Your Account Could Be Suspended