

Credit card scam Spring 2007

Here is how it works:

Someone will call saying they are with your Credit Card Company and state that they have been monitoring your account and have noticed suspicious activity. They will ask you if it was you. When you say no they will then ask you for verification of who you are to make sure for your own protection that you indeed are the card holder.

All of this is done to lull you into feeling that they are looking out for you and you feel secure with your credit card companies efforts to protect you. They will then ask you to verify the account numbers on the card. They might already have them. They will thank you and then ask you to turn the card over and give them the code numbers in the signature area. These are the numbers that you use when you make an online purchase and such. Once you give them those numbers they will thank you for your cooperation and probably tell you, you are not responsible for the suspicious activity they told you about that all will be taken care of. This is to throw you off in getting a credit report done or from calling your (real) credit card company. Once they have those numbers they will have free reign to destroy your credit and buy whatever the limits provide and then some.

The best thing you can do if anyone calls you making claims to be a creditor of yours, ask them for a call back number. Tell them you're busy and hang up. Then call your credit card company and make them aware of what happened.

If you have caller I.D. see if their number shows up if it does call the police and notify the State Attorney's office. online at: www.statesattorney.org or call: Cook County States Attorney Consumer Fraud Division 312-603-8700