



Resources for Fraud Victims

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Last Friday, I became the target of a scammer. Yes, little ol' me. Why? I can't tell you. But I was chosen. And at around 3:30 PM, I received a phone call from a "credit card company" stating that my card was breached.

Scammer: Hi, my name is John and I am calling to notify you that your credit card was breached.

Elliott: Again... geez. What credit card are you calling about?

Scammer: Well, before I give you any additional information, I need to verify your identity. Please verify your name, address, and credit card number?

Elliott: What credit card are you calling about?

Scammer: I can't tell you what credit card I am calling about until I verify your identity.

Elliott: What bank or credit union do you work for?

Scammer: I am in a call center, but I work for many banks... Bank of America, Wells Fargo, Citi Bank, Capital One, Chase....

Elliott: Almost everyone in America has a credit card with one of those banks. Which credit card are you calling about?

Scammer: Is your cell phone number ###-###-####

Elliott: Yes.

Scammer: If you give me your name or social security number, I can pull up your account.

Elliott: I understand your company does not want to give out social security numbers over the phone before a consumer's identity is verified, but I don't know what credit card you are calling about.

Scammer: Well, I need to know your name before I can pull up your account.

Elliott: You don't know my name? You called me to notify me of a breach. What's my first name?

Scammer: I am trying to help you and protect you from someone ruining your credit.

Elliott: I am just going to start calling the numbers on the back of my credit cards so I can ensure that my card was actually breached.

Second Scammer: Hello Sir, we are trying to help you.

Elliott: Who is this?

Second Scammer: My name is Michael, I am one of the supervisors at the credit card call center. I was listening on the phone call, as a part of our quality control. We need your credit card information so we can cancel your credit cards

Elliott: My credit card information?

Second Scammer: Yes, if you give us your 16 digit credit card number, I can look up your account.

*****Elliott Hangs Up******

After I hung up, I called all of the institutions I have credit cards with and confirmed that my cards were not breached. Feeling confident and upset, I redialed the number they called me from. To no

surprise, after one ring I received a message that stated “the magic jack customer you are trying to reach is unavailable.”

Below are the top three fraud reporting resources to help members, who are victims of theft, report scams to the appropriate authorities.

1. Federal Trade Commission. The FTC has the most resources available to consumers on its website www.ftc.gov. I also found their website to be the most helpful and easy to navigate. The FTC’s website does an excellent job educating consumers on different types of scams, as it has helpful videos and commentary broken down by scam topic. The FTC also tracks scam trends, which may be helpful to credit union employees tasked with promoting financial literacy. Consumers can also report identify theft to the FTC. The FTC employs a three-step process aimed to minimize damage and bring a thief to justice. Members who want to file a report with the FTC should be directed to www.identifytheft.gov. A Spanish version of the site is also available at RobodeIdentidad.gov. Consumers wishing to report mass marketing (including SPAM) and telemarketing fraud can also file a complaint with the FTC.

2. National Credit Union Administration. NCUA launched its own [Fraud Prevention Center](http://FraudPreventionCenter.gov), which helps consumers learn about fraud prevention and online security. Similar to the FTC’s website, the NCUA does an excellent job of presenting relevant information to consumers. The website is not only easy to navigate, but the website does an excellent job at categorizing certain types of fraud. Consumers can also find consumer protection and personal finance information and resources in Spanish on espanol.MyCreditUnion.gov

3. FinCEN. [FinCEN’s website](http://FinCEN.gov) contains links to several other websites that will help a victim report fraud. While not as informative as the FTC’s website, FinCEN a great place to find other resources to all types of fraud. In addition, FinCEN’s website contains a list of resources on financial education and financial literacy initiatives.

If you have any questions or concerns about emails, websites or unsolicited calls related to Universal 1, please email our Compliance department at compliance@u1cu.org. You can also call our eCommerce representatives at **800-543-5000 option 0** or **937-431-3100 option 0**.

We're available **Monday - Friday 8:30 a.m. to 6:00 p.m.** and **Saturday 8:30 a.m. to 12:30 p.m.**



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