



## AG WARNS AGAINST CALLS SEEKING FINANCIAL DATA FROM CITIZENS IN ETOWAH AND CHEROKEE COUNTIES

(MONTGOMERY) –Attorney General Luther Strange warned that citizens in Etowah and Cherokee county are apparently being targeted by fraudulent messages seeking private banking information. It was reported that citizens in both counties received recorded messages that claimed their bank card accounts had been blocked, and prompting them to enter their account numbers. Some calls were received at midnight or later.

“Phone calls, emails, or other messages asking for account information should send up a red flag anytime the consumer did not initiate the contact,” said Attorney General Strange. “Other warning signs are that these calls were made after hours and through a recorded message. Responsible and legitimate financial institutions would not conduct business in this manner, but more likely would send a letter or make a phone call in person to alert the consumer. In no event should the customer be asked for their personal account information, and they should not give it. If there is an actual problem with customer accounts, consumers should respond directly and independently to the financial institution.”

The Attorney General recommends that consumers take the following steps to protect themselves from identity theft:

- **Do not give out your social security, credit or bank card numbers** to anyone you do not know and trust. Give this information only to reputable and known companies with whom you are conducting business, and only when you have initiated the contact.
- **Dispose carefully of financial information** such as charge receipts and bills. Shred or otherwise thoroughly destroy these materials when you are discarding them.
- **Maintain a close watch on billing statements and check your credit record.** Consumers may obtain copies of their credit reports by visiting the website [www.annualcreditreport.com](http://www.annualcreditreport.com). The three major credit reporting companies can be reached at the following numbers and websites: Equifax 1-800- 685-1111 or [www.equifax.com](http://www.equifax.com), TransUnion 1-800-916-8800 or [www.transunion.com](http://www.transunion.com), and Experian at 1-888-EXPERIA (397-3742) or [www.experian.com/consumer](http://www.experian.com/consumer).

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- **Notify the fraud departments of the three major credit bureaus** if you find evidence of identity theft. Ask them to flag your file with a fraud alert. Review your credit reports periodically to verify that corrections have been made to your record and to check whether new fraud has occurred. *The toll-free number for the fraud department of Equifax is 1-800- 525-6285 and for TransUnion is 1-800-680-7289. For Experian, call the same number as above, 1-888-EXPERIA (397-3742).*
- **Contact the creditors** with whom accounts have been fraudulently opened or tampered with. Call and tell someone in the fraud or security department, and follow up with written notification. Work with them to resolve errors in billing.
- **Close the accounts, and have secure passwords on new accounts.** Do not use passwords that are easily identified with you or that the identity thief might be able to discern. Avoid your mother's maiden name, your birth date, phone number, and other predictable passwords. Do not use the same password on various accounts.
- **Report it to the proper authorities.** If someone has stolen your mail to get information to steal your identity, notify your federal postal inspector, and you may file a report with the police. Keep a copy of these reports for your records.
- **Notify the Social Security Administration** if your social security number has been compromised. Check to make sure the record of your reported earnings is accurate. *The Social Security Administration may be contacted toll-free at 1-800-772-1213. Information is available through the administration's web page at [www.ssa.gov](http://www.ssa.gov).*
- **File a report with the Federal Trade Commission**, which keeps a clearinghouse of identity theft information and has an identity theft hotline. You may receive information and contribute to a full record of information that helps combat the problem nationwide. *The Federal Trade Commission's identity theft hotline is 1-877-IDTHEFT (438-4338). The FTC web page regarding this issue is [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).*
- **Call the Attorney General's Consumer Protection Office.** This Office can assist you in working with creditors and reporting agencies if you have trouble resolving the errors. *Consumers may call toll-free to 1-800-392-5658 or access the Attorney General's web page at [www.ago.alabama.gov](http://www.ago.alabama.gov).*