



## ***Identity Theft Continues – Online and Off***

### **Five Ways You Can Avoid Getting Burned**

While phishing – the use of fraudulent e-mails to get consumers to part with personal financial information – continues to be the number one means of identity theft, a number of sophisticated scams warrant staying alert during transactions that you make in stores and restaurants. Here are the five latest scams to be aware of both online and off:

1. **Be skeptical of requests for personal information.** The reason why phishing scams continue to grow, seemingly unabated, is because they work. Phishers have become increasingly sophisticated at using emails to drive consumers to Websites that appear to be legitimate. Your best defense is to be skeptical. NEVER provide personal information such as your Social Security Number, bank account information or credit card information unless you are very confident that the source you are providing information to is legitimate.
2. **Change your passwords.** It's a good idea to change the passwords for your online accounts on a regular basis – particularly if you tend to use one password for several accounts.
3. **Type, don't link.** Rather than access a Website from an e-mail link, type the Web address into your browser. This helps keep you from being linked to fraudulent sites.
4. **Mind your card at ATMs.** In one of the newest ATM scams, the scammer inserts a metal loop into the machine that prevents the legitimate customer's card from being read. The scammer poses as a customer and stands behind the victim, as he or she enters their PIN. On the third attempt to enter their PIN, the machine retains the victim's card because of multiple attempts to enter the PIN. The victim leaves, thinking that their card has been safely retained. However, the scammer extracts the card with the metal loop and, because they have the victim's PIN, can start using the card with impunity.
5. **Mind your card in restaurants and stores.** It's the oldest trick in the book. Scammers rely on the fact that most shoppers don't look at their card when they get it back after a transaction. The victim may not notice for a long enough time for the scammer to go on quite a shopping spree. Always make sure that your card is the one that leaves the restaurant or store in your wallet.