

Protecting Your Finances

Don't Get Caught By Phishing

(NAPSA)—More and more con artists are using e-mail to try to hijack your personal financial information. Scammers called “phishers” claim to be from a reputable company and send out thousands of fake e-mails in hopes that consumers will respond with the bank account information, credit card numbers, passwords or other sensitive information.

These e-mails can look quite convincing, with company logos and banners copied from actual Web sites. Often, they will tell you their security procedure has changed or that they need to update (or validate) your information, and then direct you to a look-alike Web site. If you respond, the thieves use your information to order goods and services or obtain credit.

The American Bankers Association offers you some tips to avoid becoming a victim of a phishing scam:

- Never give out your personal financial information in response to an unsolicited phone call, fax or e-mail, no matter how official it may seem.
- Immediately dispose of any messages from institutions and companies you have no business relationship with.
- Do not respond to e-mail that warns of dire consequences unless you validate your information immediately. Contact the company to confirm the e-mail's validity using a telephone number or Web address you know to be genuine.
- Check your credit card and bank account statements regularly and look for unauthorized



Don't ignore even small unauthorized credit card transactions. They may be someone testing the waters.

transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies immediately.

- When submitting financial information to a Web site, look for the padlock or key icon at the bottom of your browser, and make sure the Internet address begins with “https.” This signals that your information is secure during transmission.

You can report suspicious activity to the Internet Crime Complaint Center, a partnership between the FBI and the National White Collar Crime Center, at www.ifccfbi.gov.

If you have responded to an e-mail, contact your bank immediately so they can protect your account and your identity. For information on identity theft, visit ABA's Consumer Connection at www.aba.com.