

Beware of Fraudulent Telephone Scheme

Protect personal financial account information from unsolicited telephone callers

SNBT warns area residents about giving personal financial account information to unsolicited phone callers. Fraudulent computer-generated calls claim to be from their financial institution and notify cardholders that their accounts have been frozen. People are directed to call a toll-free number and give debit card account number, card expiration date, and PIN in order to reactivate any cards.

“One very important thing consumers should know is that banks already have your personal financial information,” said John Reinke SNBT president. “Therefore, any legitimate financial institution will never make phone calls asking customers for something they already have. Keeping your financial and personal information secure and confidential is one of our most important responsibilities. That’s why SNBT operates under a detailed information security policy.”

Consumer awareness is key in combating fraud. Should someone receive a questionable call, they should not provide any personal information. In fact, a good practice to verify the legitimacy of a call is to call your bank using phone numbers from a bank statement or phone book. Do not call back a number provided over the phone or click on a link in an e-mail. In addition, taking just a few easy precautions can help protect financial and personal information against identity theft:

- 1.** Protect your checking and other account information—only give information to trusted sources.
- 2.** Make sure you initiate the contact, and the institution verifies your identity with questions only you would know.
- 3.** Beware of phone calls from someone claiming to call from your bank—banks and other financial institutions don’t make phone calls asking for account information.
- 4.** Guard your financial information carefully—store both new and cancelled checks in a safe place.
- 5.** Keep your personal identification number (PIN) in a safe place—don’t write PINs on your card and never store your PIN in your purse or wallet.
- 6.** Financial fraud is a crime—if you are solicited for personal financial information call the police and your bank to report it.