



CHIEF G. JOSEPH WISE

IMPORTANT NUMBERS:

Emergency
911

Non-Emergency
(614) 277-1710

Crime Prevention
(614) 277-1765

Anonymous Tip Line
(614) 277-1808



MAYOR RICHARD L. STAGE
CITY OF GROVE CITY

The Grove City Division of Police

CRIME ALERT

RE: TRICKY CREDIT CARD SCAM
DATE: FEBRUARY 11, 2010

Beware of a new credit card scam which doesn't appear to be a scam, especially since they provide you with all the info— except for the ONE piece they want. It goes something like this (Remember that variations exist, especially once a scam has been exposed):

- You may get a call from someone stating they are a Visa or Mastercard Security and Fraud Department employee, and they may provide an employee number.
- You will be told your card was flagged for unusual purchase patterns on your Visa issued by [bank name]. They will ask if you purchased an anti-telemarketing device for \$497.99, and provide the purchase location.
- When you answer with 'No', the caller states, "Then we will be issuing a credit to your account. Before your next statement the credit will be sent to [your address], is that correct?"
- When you say 'yes', the caller says, "I am starting a fraud investigation. If you have any questions you can call the 1-800 number on the back of your card and ask for security." You will receive a control number from the caller and be told to refer to it when calling.
- **YOU HAVE NOT ACTUALLY PROVIDED ANY INFO YET.**
- **Now, for the important part:** The caller will state they need to verify you are in possession of your card and will ask for the last three (or eight) numbers on the back side of your card, the 'security numbers'. If you read the numbers to the caller, he will state, "That is correct. I just needed to verify that your card was not lost or stolen, and that you are in possession."
- You have now provided the piece of information the scammers wanted, and a purchase will be made in the next few minutes for the amount stated at the beginning of your conversation.

If you have any information which could assist us, please contact the Grove City Division of Police at 277-1710. Anonymous tips may be left at 277-1808.



The Grove City Division of Police

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A call was made to Visa on February 11 to verify this scam. They have received several complaints regarding this. Visa stated they do not make outbound telemarketing calls, and if you receive a call, not to provide any information. They already have all of your information. If you have any doubt about the caller, tell them you will call Visa (or Mastercard) to verify (1-800-847-2911). Don't call any number that a scammer may provide to you.

If you receive this scam phone call, or any suspicious call:

- Immediately hang up or tell the caller you will call the company back to verify, and then hang up.
- Make sure if you call any number that you verify it first. Don't call a phone number given by the potential scammer.
- Never give any information to the caller if you are at all unsure about the call.
- If you did provide any information, or are unsure if you did, call the credit card company immediately and check your account, and ask about a fraud alert.
- Contact the police and file a report.
- Contact the three credit agencies (Equifax.com, Experian.com, Transunion.com) and place a fraud alert on your accounts.
- Contact creditors on fraudulent accounts if any accounts were opened fraudulently. You will need to contact each creditor by phone and in writing.
- Contact existing creditors to verify your account status.

Helpful Contact Info:

Equifax.com, Experian.com, Transunion.com
Visa.com or 1-800-847-2911 or 1-866-ID-HOTLINE
Mastercard.com or 1-800-MASTERCARD
IDTheft.gov
FTC.gov
CallForAction.org

REPORT ALL SUSPICIOUS ACTIVITY TO:

Grove City Division of Police
911 Emergency
(614) 277-1710 Non-Emergency