

FROM THE OFFICE OF WELD COUNTY DISTRICT ATTORNEY
KENNETH R. BUCK



Fraud Alert!

VISHING, PHISHING, & SMISHING, OH MY!



On March 10, 1876, Alexander Graham Bell spoke the first sentence over the electric telephone. Now, 132 years later, speaking over the phone is only one of several ways we communicate through the device. Cell phones have allowed us to be in constant communication with each other — good or bad; text messaging no longer limits us to only voice communication, and these days most cell phones have internet capabilities. We can speak or text any one at any time, read emails, even search the web all from the palm of our hand. Having such a device is great for consumers and for con-artists alike. That's right — they are

great for thieves, because cell phones have opened up a new line of communication with an entire world of potential victims.

You may have heard of **Vishing**, when con-artists try to get you to reveal your personal identifying information over the phone (either by trying to sell you a fraudulent product or by telling you that something is wrong with your account and that your personal information is needed to verify that you are the actual owner of the account).

You may have heard of **Phishing**, when identity thieves send an official-looking email claiming to be from a bank, a credit union, a lender or other legitimate-sounding business and ask you to provide your personal identifying information to them (usually under the pre-text of needing to “fix” a problem with your account).

Now there is a scam called **SmiShing**. SmiShing, is when these same types of emails are sent as text messages to your cell phone. As with Phishing, you are asked to input personal identifying information which the thief then uses to steal your identity. SmiShing messages can contain links to internet web sites which may ask you to input your personal information or may download viruses onto your phone.

The reality is computers are no longer the only electronic devices you need to be concerned about when it comes to protecting your identity. But whether it is your cell phone or your home phone, your laptop or your home computer, never give personal information out to anyone. Delete the messages and emails (don't even open emails from unknown senders), and contact your bank, credit union, or company yourself if you believe that there may be an actual problem with your account.

Contact your local police agency if you think you are a victim of a crime. To contact the Weld County District Attorney's Office, call (970) 356-4010 ext. 4702.