



FROM WELD COUNTY DISTRICT ATTORNEY KENNETH R. BUCK
FOR THE C.A.S.E. PROGRAM

FRAUD ALERT!

YOUR ACCOUNT HAS BEEN COMPROMISED, OR SO YOU ARE LED TO BELIEVE



The warning can come in a variety of forms: a phone call, a voice mail, a text message or an email. The warning is urgent: there is something wrong with your credit or debit account, and you need to contact the financial institution immediately. The messenger will even leave instructions on how to respond such as a phone number to call, an email address to reply to, a link to a web site or a number to send a text message. Clearing up the problem is as simple as providing the messenger with a few pieces of personal information such as your credit card number, the card number and three-digit security number located on the back of the card, your bank account number or Social Security number. People across the country have been hit with this type of scam over and over again — including right here in Weld County.

If you receive such a warning, don't react before conducting some research, and never give any personal information to a cold-caller whether it is over the phone, through an email or on a web site regardless of how urgent or official-looking the message appears to be.

First, take the emotion out of the situation. Do you actually have an account at the institution claiming that your account has been compromised? Do you actually have a credit card with the business claiming that there is a problem? If you don't, then chances are a con artist is just playing the odds that you will react out of fear and give them the information they are asking for.

If you do have an account or card with the named institution, call that institution directly from a number you have in your file — not from a phone number given to you by the messenger. Better yet, go to the place of business directly, if you can, and inquire about the status of your account.

Remember, it doesn't take much in the way of personal information for a thief to damage your finances. With a bank account number, the thief can attempt to access your account and remove money. With your account number and the three-digit security code, the thief can attempt to make a duplicate card and start charging your account or they can attempt to order products on-line, again using your account. With your Social Security Number, a thief can attempt to sell your number or try to use it to set up services or utilities under your name.

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.
To view other Fraud Alerts, please go to www.weldda.com and look in the Community Information tab.