

## **BEWARE OF RECENT SMiSHing SCAM**

Texas Partners Federal Credit Union has been made aware of a new method that identity thieves are using to steal private information from you and other unsuspecting people.

**SMiSHing** uses text messages sent to cell phones. The text message warns that the recipient's credit union account has been compromised. It instructs them to call a toll-free number. People who call the number are then told to enter their account number, PIN, password or other private information in an attempt to obtain personal and private information. These text messages are **NOT** sent by Texas Partners.

**All member information on Texas Partners servers continues to be secure.** However, individual accounts could be compromised if the member has fallen victim to an Identity Theft scheme (text message = SMiSHing, e-mail = Phishing, or phone call = Vishing) by providing personal information to an identity thief.

### **PROTECT YOURSELF AND OTHERS**

If you receive an unsolicited request for personal information:

1. **Never provide any personal identifying information** such as passwords, debit or credit card numbers, social security number, or personal identification numbers (PINs).
2. **DO NOT REPLY in the manner requested in the solicitation – never call a phone number nor click on a link** – especially if it is notifying you of unusual account activity, a closed account, or any other account-related issue. Legitimate financial institutions, including Texas Partners, will never contact you by text message, e-mail, or by phone to request personal information.
3. **Contact the financial institution directly using information you have attained yourself.** You can find phone numbers and Websites on the monthly statements you receive from your financial institution, or you can look up the company in a phone book or on the Internet. The key is that you should be the one to initiate the contact using information that you have verified yourself.
4. **At least once a year, review your credit report.** You are entitled to receive one free credit report every 12 months from *each* of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. This free credit report can be requested through <https://www.annualcreditreport.com>, by phone or by mail – contact information for the three major credit bureaus are listed below.

### **WHAT TO DO IF YOU FALL VICTIM**

- **Alert the financial institution involved.** If it concerns a Texas Partners account, call us at 254-526-3081.

- **Close accounts you think have been tampered with or opened fraudulently.** Call the security or fraud department of each associated company or financial institution. Follow-up in writing and supply copies of supporting documents.
- It is important to **notify credit card companies and financial institutions in writing.** Send your letters by certified mail, return receipt requested, so you can document when and what company received. Keep copies of your correspondence and enclosures.
- **Report all suspicious contacts** (text messages, phone calls, or emails) to the Federal Trade Commission by calling 1-877-IDTHEFT (1-877-438-4338) or through the Internet at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.
- **Check with your state Attorney General's office** to find out if state law requires the police to take reports for identity theft. (In Texas, police are required to take a report.) Check the Blue Pages of your telephone directory for the phone number or check [www.naag.org](http://www.naag.org) for a list of state Attorneys General.

If possible, file a report with local police or police in the community where the identity theft took place. Obtain a copy of the police report or the report number. It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents" report.

- **If you disclose sensitive information in a SMiSHing, Phishing, or Vishing attack,** contact one of the three major credit bureaus listed below and discuss whether to place a fraud alert on your file. A fraud alert will help prevent thieves from opening a new account in your name.

**Equifax**  
 800-525-6285  
 PO Box 740250  
 Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

**Experian**  
 888-397-3742  
 PO Box 1017  
 Allen, TX 75013  
[www.experian.com](http://www.experian.com)

**TransUnion**  
 800-680-7289  
 PO Box 6790  
 Fullerton, CA 92634  
[www.transunion.com](http://www.transunion.com)

To learn more about keeping your money safe, visit <http://www.mymoney.gov/scams.shtml>.