



A Program with the
Colorado Attorney General
and the AARP Foundation



Colorado Attorney General
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Phishing Scams Are On The Rise

The term "phishing" – as in fishing for confidential information - refers to a scam in which a person or company attempts to fraudulently obtain and use an individual's personal or financial information.

This is how they reel you in:

- A consumer receives an e-mail, text message, or telephone call which appears to originate from a financial institution, government agency, or other well-known/reputable entity.
- The message describes a reason you must "verify" or "re-submit" personal or confidential information by clicking on a link embedded in the message, returning a piece of mail, or responding to a text message.
- The provided information appears to be the legitimate Web site of the financial institution, government agency or other well-known/reputable entity, but in "phishing" scams, the Web site belongs to the fraudster/scammer.
- Once inside the fraudulent Web site, the consumer may be asked to provide Social Security numbers, account numbers, passwords or other information used to identify the consumer, such as the maiden name of the consumer's mother or the consumer's place of birth.
- When the consumer provides the information, those perpetrating the fraud can begin to access consumer accounts or assume the person's identity. They also will sell the information provided such as address, telephone numbers, marital status and income to foreign telemarketers for further scam offers.

If you suspect an e-mail, website, text message, or telephone call is fraudulent please take the following steps:

- Tell them that you will call them back with the number you have on file.
- If you suspect an e-mail or Web site is fraudulent, please report this information to the real bank, company or government agency, using a phone number or e-mail address from a reliable source.
- Example: If your bank's Web page looks different or unusual, contact the institution directly to confirm that you haven't landed on a copycat Web site. Also, contact the Internet Crime Complaint Center (www.ic3.gov), a partnership between the FBI and the National White Collar Crime Center.

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