



## Consumer Notice Bank Account Phishing Scam

May 29, 2013

The Tennessee Department of Financial Institutions has become aware of multiple incidents of consumers across the state receiving phone calls and text messages reportedly from various banking institutions advising that the consumer's credit card or debit card account has been cancelled and/or deactivated.

Several callers have advised they were provided a number to call, which in turn gives a message appearing to be from the banking institution. The message asks for the consumer to enter their account number.

Another caller advised they did not even have a banking relationship with the institution named in the call they received. Finally, a staff member of the Department received a message using a bank institution name that is not even recognized as an FDIC insured bank in existence.

These instances all appear to be scams that are more examples of phishing scams that were discussed in an earlier Consumer Notice the Department released on March 14, 2013. (<http://www.tennessee.gov/tdfi/crd/alerts/2013/consumer%20notice%20phishing.pdf>)

As advised in the earlier notice, if anyone contacts you stating they are a representative of a financial institution and they need your account number and/or password due to a problem with your account, do not provide the caller with this information. Financial institutions have your account number information readily available and would not have a need to request such information from you. If you are concerned, look up your bank's phone number and call them directly to ask them whether there is a problem with your account.

If you receive a questionable phone call where the caller represents that he or she is a financial institution calling for your account information, take down as much information as possible regarding the call and report it to your local law enforcement officials. Remember not to fall for these scams by providing your personal identifying information.

The following links to the FDIC, National Credit Union Administration (NCUA) and the Tennessee Attorney General and Division of Consumer Affairs provide more information on phishing for your reference:

FDIC: <http://www.fdic.gov/consumers/consumer/alerts/phishing.html>

NCUA: <http://www.ncua.gov/Resources/Documents/LCU2004-12.pdf>

Tennessee Attorney General: <http://www.tn.gov/attorneygeneral/press/2005/story/pr3.pdf>



Division of Consumer Affairs: <https://news.tn.gov/node/9927>

If you become a victim of a phishing scam where you mistakenly provide your personal identifying information, contact your financial institution as soon as possible to make them aware. This will allow the financial institution to take certain steps to lessen or limit any damage to your personal account.

You will also want to report this to local law enforcement officials.

If you want to notify the Department of Financial Institutions about any complaints you have regarding phishing activities, or other problems you may have experienced with a financial institution, you can report those instances to:

Consumer Resources  
Tennessee Department of Financial Institutions  
414 Union Street, Suite 1000  
Nashville, TN 37219  
800-778-4215 toll-free  
615-253-2023 local  
615-253-7794 fax  
[www.tdfi.gov/tdfi](http://www.tdfi.gov/tdfi)

