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Consumer Advisory Bulletin- June 2005

### Guard Your Bank Accounts!

#### **Keep your account information to yourself -- and examine bank statements and other accounts every month.**

Nowadays there is a much higher volume of electronic fund transfers of various kinds -- including by con-artists who use lots of schemes to make unauthorized debits straight from people's accounts. Schemes often use trickery to get so-called "authorization" from victims to make withdrawals -- or they may make a debit with no permission at all.

People often have pay-checks or government checks deposited automatically, or legitimate payments withdrawn electronically for their mortgage, car loan or utility bills. Here are tips to prevent con-artists from making unauthorized debits to your bank account:

- **Protect your personal information. Don't give your bank "info" over the phone unless YOU made the call, or you KNOW the company is legitimate.**

Con-artists love to use telephone solicitations to trick you into providing your bank account numbers. And they use lots of stories to get you to "authorize" some kind of payment. For example, callers might tout an appealing "free trial offer" - but start making charges right away if you give your account information.

Or callers might say they need to "verify" your account number "for security reasons." Callers might try to sell you an advance-fee credit card, "government-grant" information, or discounts on prescription drugs. Or callers may claim you've won a "lottery prize." The Attorney General's Office is aware of many schemes that used deceptive "pitches" like these.

- **Examine your bank statement and other accounts every single month.**

Look for unauthorized debits of any kind -- on your bank account, your credit card bill, and even your phone bill. A few minutes each month can avoid big headaches.

- **Complain to your bank or to the Attorney General's Office.**

Contact your bank immediately about any unauthorized bank account debit. Ask the bank to stop payment if possible, or to credit your account if a debit wasn't authorized. (You likely will need to submit a sworn statement to your bank that the debit was not authorized.) If your bank does not or cannot help you, contact the Attorney General.

Contact your credit card or telephone company if their bill contains unauthorized charges.

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