

WARNING...CREDIT CARD SCAM COULD COST YOU!

If you're not informed, you could fall prey to a deceptive VISA and MasterCard telephone credit card scam.

Here's how it works, a person will call identifying himself as someone who works for the Security and Fraud Department at VISA or MasterCard. The person will even go so far as to provide you with his badge number. The caller will then tell you that your card has been flagged for an unusual purchase pattern, and the company is calling to verify. He will explain that this would be on your VISA card, which was issued by whatever the name of the institution your credit card is issued through. The caller will ask if you purchased a particular item for a particular amount. Here's where they get you. If you tell them no, the caller will tell you that they will issue a credit to your account. Before your next statement, he assures that the credit will be sent to your address, and he will ask you to verify your address.

Next, he will advise that you call the 800 number listed on the back of your card if you should have any questions. He says in order to call the "security" department you will need to refer to the control number – he will have given you this number. Before the call ends, the caller will ask you to "turn your card over and look for some numbers". He is not really interested in the first four numbers, which are part of your card number – he wants the three-digit PIN number.

Beware...if you give the scammers your three-digit PIN number, you may think you're receiving a credit, but what you'll actually discover is charges for purchases you didn't make.