

Scammers have gone smishing

BY BBB STAFF REPORT

Ever since texting became standard practice, consumers nationwide have reported receiving unsolicited text messages. Some of these messages are nothing more than annoying spam – shady marketing ploys – but others have led to surprise charges on cellphone bills.

In some cases, text messages people have received have even purported to be from their banks or credit unions. Better Business Bureau of Minnesota and North Dakota reminds people to be leery of offers or informational messages received via text, as there may be a hook attached!

Smishing is when scammers attempt to obtain or steal personal information via fraudulent cellphone

text communications. These messages are usually designed to get the recipient to follow up with personally identifiable – or sensitive financial – information. The fraudulent messages generally claim there's a problem with the recipient's debit cards, credit cards or bank account, and that the accounts in question have been frozen. People are then prompted to call a toll-free number, where they're instructed to provide their personal or account information, opening the door to identity theft and/or fraud.

To avoid smishing and other text message scams, consumers are advised to:

- Contact BBB at 1-800-646-6222 if you have concerns about a text message you've received. Trained resource specialists are on hand from

- 8 a.m. to 5 p.m. Monday through Friday to answer questions from the public.
- Never provide personal or financial information to unknown parties and don't click on any embedded Internet links in unsolicited text messages.
- Unless you've signed up for text alerts, don't respond to text messages allegedly sent by your bank or credit union. Even if you have signed up for such alerts, it's always a good idea to verify the information you're given.
- If you have concerns about your bank or credit card accounts, contact your local branch or credit card provider directly as soon as possible.
- Stay calm. Keep in mind that if there is a problem with one of your bank

or credit card accounts, it can be straightened out. Call or visit your financial institution and speak with a representative.

- Don't rely on your caller ID. Scammers can use technology to make it appear as though their calls and texts are coming from legitimate businesses or financial institutions.

Check for grammatical errors. Smishers are getting more creative as far as how they attack their victims, but some don't even take the time to correct simple mistakes like spelling errors.

If you receive a spam message containing a marketing offer, monitor your cellphone statement regularly to monitor for unusual charges. Contacting your cellphone carrier to block

premium text messages may help prevent unauthorized charges.

Report the incident to organizations such as BBB, the FTC and local law enforcement. Spreading the word may help prevent others from falling victim to bogus text messages.

Some consumers have also reported receiving text messages saying they've won cash prizes or new cars. As with emailed messages of this nature or phone calls you might receive, BBB advises people to apply common sense – does it sound too good to be true? Also be on the lookout for spam text messages that give you an 'opt-out' option. In those situations, BBB suggests simply deleting the message, as any action you take tells the sender

your number is in use and that could open the door to still more spam text messages.

For the latest fraud alerts, marketplace news and free BBB Business Reviews, visit bbb.org.

The mission of Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that inform, assist and protect the general public.

Hours are 8 a.m. to 5 p.m. Monday through Friday. Contact BBB at bbb.org or 615-699-1111, toll-free at 1-800-646-6222.

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