

Marks Remarks by Mark Rowen Lincoln County Educator 11-10-09

Attorney General Jackley Warns South Dakota Consumer of Debit Card Scam

Attorney General Marty Jackley is warning consumers to be cautious of a scam that is targeting bank customers in South Dakota. Law enforcement statewide has reported complaints from consumers who have been receiving fraudulent phone calls. These calls come from individuals alleging to be an employee of either their bank or their credit card company. The consumers were told that their debit card had been compromised and were asked to provide their PIN number. Some individuals have reported unauthorized charges on their cards. Here are a few tips to avoid becoming a victim of this scam.

Consumer should:

- Refrain from writing down and carrying the PIN number of the card.
- Never provide their personal PIN number to anyone. Banking institutions do not need this information to access your account.
- Change the PIN frequently
- Avoid carrying more credit cards than necessary. Keep only what is necessary.
- Report lost or stolen credit cards immediately to the financial institution and/ or credit card company.
- Be sure to check monthly statements and compare current transactions. This will enable you to see if unauthorized purchases have been made.
- Contact their banking institution immediately if they feel either their account or PIN number has been tampered with.

It is also critical to remember that criminals don't need the card itself, only the card numbers and/or PIN numbers. With the numbers, a criminal could make purchases over the phone, through mail order, or online. For this reason, it's important that you protect your payment card information just as you would the card itself.

If you need any additional information about this scam please contact the Consumer Protection Division by phone at 1-800-300-1986 or email at consumerhelp@state.sd.us.