



Important Fraud Alert!

October 15, 2009

Automated Telephone Verification Scam

You may have heard on the news or radio of a telephone scam that is going around. It starts with a phone call. The automated voice on the line might state that they are calling from your bank and need to verify your debit card number and or account number. Or it might state that your debit card has been compromised and they need the number to protect your account. The automated voice might then say that if you do not verify your account information, your account will be shut down within 24 hours.

This is a scam; please do not give out any information!!!

This scam has been circulating across the country! The automated voices on the telephone are not from your financial institutions, but rather are scam artists trying to obtain your account/debit card information to defraud you.

No one from Dean Bank will ever call or email you requesting to verify personal account information. If you call Dean Bank, we may request to verify certain personal information. If you are ever in doubt of who you are talking to, ask the person if you can call them back. Then call Dean Bank and we will assist you.

An educated, cautious consumer is the number one defense against fraud. When consumers receive phone calls or e-mails from agencies claiming to be a financial institution requesting verification of their personal information, consumers should always protect themselves using the following steps:

- **Stop** - Do not respond right away.
- **Think** - Why would my bank require this information from me now?
- **Call** - Your bank

No legitimate business will ever request a customer to verify information such as PINs, Debit Card Numbers, & Expiration Dates over the phone. Unless you initiate the contact and know that you are speaking with your bank, you should never give this information out!

Personal information that you should never release in a conversation **not initiated by you includes:**

- **Bank Account Numbers**
- **Bank Card Numbers - Credit or Debit**
- **Personal Identification Numbers (PINs)**
- **Social Security Numbers**

If a person receives this type of request over the phone, they should note the name of the caller, the institution represented and contact information. The consumer should then contact their bank, using contact information from a reliable source like a bank statement, to verify the request.

If the request was not legitimate, the incident should be reported to the police, the misrepresented institution and the consumer's financial agencies. The same guidelines and suggestions apply to e-mail requests for personal information.

Criminals are constantly inventing new techniques or variations on old ones to steal personal information. If a consumer is ever in doubt about a request, they should immediately contact the police or their financial institution. Both are well equipped to determine the legitimacy of the request and will be happy to offer assistance.

If You Become a Victim

- Contact the bank and all others with whom you have a financial relationship.
- File a police report if you have had a loss.
- Report the fraud to the major credit bureaus:
 - Equifax 1-800-525-6285
 - Experian 1-888-397-3742
 - Trans Union 1-800-680-7289

For additional help, call the Federal Trade Commission at 1-877-ID-THEFT.

If you have any questions, please contact Dean Bank at (508) 528-0088.