

FRAUD ALERT

OCP-FA-01-2011

Date: October 3, 2011
Subject: AT&T/Credit Union SMishing Scam

A spamming and phishing scam was reported by AT&T that involves AT&T prepaid cell phones. The spamming from the prepaid cell phones solicits credit union customers to call a number that attempts to obtain account information.

The SMS phishing or "SMishing" has occurred since January 2011. AT&T has cancelled hundreds of these prepaid accounts due to fraud. AT&T has developed a few leads and continues to investigate this matter. If you have received a SMS phishing text, it is advised that you do not respond. These texts are an attempt to steal a consumer's identity.

1. Consumers who suspect that they have been a victim of SMS phishing are advised to contact the fraud department of each of the following three major credit bureaus and report that their identities have been stolen. They should also consider placing a "fraud alert" on their files and request that no new credit be granted without prior approval.

	Equifax	Experian	Trans Union
Address	P.O. Box 740241 Atlanta, GA 30374	P.O. Box 2104 Allen, TX 75013	P.O. Box 6790 Fullerton, CA 92634
Web Address	www.equifax.com	www.experian.com	www.transunion.com
Order Credit Report	1-800-685-1111	1-888-EXPERIAN (397-3742)	1-800-916-8800
Report Fraud	1-800-525-6285	1-888-EXPERIAN (397-3742)	1-800-680-7289

2. For any accounts that have been fraudulently accessed or opened, the customers should contact the security department of each affected creditor or financial institution. The customers should consider closing these accounts. On any new accounts the customers open, they should consider using a password, but not their mothers' maiden names.

3. The customers should file a report with their local police department or the police where the identity theft took place, if known. They should retain a copy of the police report in the event that their bank, credit card company or others need proof of the crime at a later date.

For additional information, please contact the NCUA Consumer Assistance Center at 1-800-755-1030.