

## *Caller ID Spoofing*

# TO STOP A THIEF

Suppose you receive a phone call and the caller ID shows that the call is coming from Box Elder Credit Union. The caller confirms that he works for the credit union and says there's a problem and he needs the your home banking login name and password.

Another person's phone rings and the caller ID shows the call is coming from the electric company. The caller says your electric bill is overdue. They are going to shut off the power unless you provide a credit card number to pay the charges.

You know where this article is heading – you can't trust caller ID. These days, it's extremely easy to fake or "spoof" an incoming phone number. Perform an Internet search on "caller ID spoofing" and you'll find out how simple this scam is. It's currently legal to fake an incoming phone number as long as it's not done for the purposes of fraud. Very few fraudsters, however, are worried about whether or not their actions are legal.

Remember that Box Elder Credit Union will never ask you to provide your account numbers, card numbers, Social Security numbers, and other sensitive information over the phone. Not even if the caller ID seems legitimate. Emails, websites, and phone numbers can all be manufactured to seem like the real thing.

A few simple responses to these phone calls can ensure safety. You can hang up and verify the call by calling Box Elder Credit Union directly at 435-723-3437. You can report the caller ID spoofing to the Federal Communications Commission by calling 1-888-225-5322 or at their website: <http://esupport.fcc.gov/complaints.htm>.