



# HALL COUNTY SHERIFF'S OFFICE

## CRIME PREVENTION UNIT



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### SCAM ALERT

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**DATE:** May 26, 2010

**SUBJECT:** Credit Card Services

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The Sheriff's Office would like to make citizens aware of a telephone scam that a local resident was recently the target of. A caller contacted the intended victim by telephone and identified themselves as a representative of a company called "**Credit Card Services**," offering an opportunity to lower the interest rates on all of their credit cards. At some point during the conversation the scammer asked for one of the victim's credit card numbers as well as the last four digits of their social security number, presumably to "verify that they were the account holder."

Here's the bottom line: This "company" and what they are offering is simply a scam to obtain personal financial information so they can then turn around and commit identity theft and related crimes. The area code of this particular caller displayed on the victim's caller ID as (973) (New Jersey), but that doesn't mean that this is the legitimate or only origin of this type of call. This scam has previously circulated throughout the US. For more information see the following link:

<http://www.city-data.com/forum/personal-finance/166794-credit-card-services-total-scam.html>

Another spin on this a few years ago was a company that "sold" an interest rate lowering service for a fee. The Federal Trade Commission stepped in on this one:

<http://www.ftc.gov/opa/2007/02/sms.shtm>

#### **Precautionary Measures:**

- 1) Never give out your credit card, bank account, or any other personal information over the phone or by email unless you initiated the contact and know the business you are contacting. If your credit card company has a legitimate offer to lower your interest rates, they won't ask for your account number—they already have it.
- 2) Some of these scammers are good at what they do. No matter how convincing or professional the caller may seem, or how legitimate the email looks, your best course of action is to immediately end the call or delete the message.
- 3) If you simply can't resist and feel like you have to pursue an offer such as this, end the contact and then immediately call the number on the back of your credit card or the one found on your monthly statement. They will tell you right away if the offer is valid or if it's a scam.

Please share this information with friends and family. If someone you know has already fallen victim to this scam, they should immediately notify their credit card companies, obtain their credit report, and examine it for fraudulent activity.

If you have any questions or concerns, please contact

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