



State of Connecticut
Attorney General William Tong

Quick Tips

Online Scams: Phishing

→ “Phishing” is the fraudulent attempt by individuals to obtain personally identifiable information from the public at large by sending millions of emails randomly to anyone with an email address. These emails appear to be from a company or government agency, and are designed to look authentic, right down to the company or government logo.

The messages warn about a supposed error in an account, a new law, or some other excuse in an effort to get the recipient to provide private personal information—such as Social Security or bank account numbers, dates of birth, even passwords to Web sites or ATM PIN numbers. Often, the email message will contain a link to a Web site, supposedly of the government agency or company the email purportedly comes from, that often appears almost identical to the authentic sites—sometimes even the experts have a hard time telling them apart.

→ ***Avoid the Scam:***

Never give out personal information in response to an e-mail. Authentic companies, banks and government agencies will never ask for personal information in an email.

Citizens should not respond to these e-mails. In fact, links sent in such emails should never be followed, no matter how authentic they appear. If you wish to check with the company or government agency referenced in the email to see if it is legitimate, enter the correct address in the URL bar rather than clicking on the link. If necessary, use a recognized search engine to find the correct address.

→ ***What to do if you believe you have been scammed:***

- Consumers should periodically check their credit reports to see if any suspicious activity is contained there. If you have been a victim of fraud, you can obtain a credit report without charge immediately.

Federal law requires each of the national credit reporting bureaus — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report once per year.

You can obtain free copies of your credit report from the three major credit reporting bureaus by writing to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Make sure to specify which bureau you want your report from or use the form available at <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>. You can also visit www.annualcreditreport.com or call 1-877-322-8228.

- Forward phishing emails to spam@uce.gov and to the company, bank, or organization impersonated in the email. You also may report phishing email to reportphishing@antiphishing.org. The Anti-Phishing Working Group, a group of ISPs, security vendors, financial institutions and law enforcement agencies, uses these reports to fight phishing.
- If you might have been tricked by a phishing email, file a report with the Federal Trade Commission at www.ftc.gov/complaint.

→ ***Additional Resources:***

- For more information about protecting yourself from identity theft, [visit the Federal Trade Commission's Identity Theft resource page](#).
- If you have questions, or need more information, call the Office of the Attorney General Consumer Assistance Unit at 860-808-5420 or email attorney.general@ct.gov.