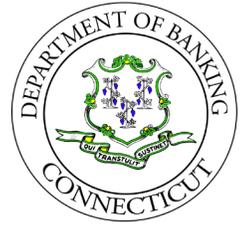


STATE of CONNECTICUT DEPARTMENT of BANKING

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October 12, 2023

DEPARTMENT OF BANKING **ALERT:**

Fraudulent Texts Target Connecticut Banking Customers

HARTFORD – Connecticut banking customers have recently been targeted in a text scam claiming they needed to call their bank’s fraud department. Several customers of Connecticut financial institutions have reported receiving such texts.

The fraudsters are using information collected to access account information and record transaction detail. The fraudsters then call the customer back posing as customer support to “confirm” suspicious transactions that are mixed with valid transactions to make the call seem legitimate. The individuals have in some cases told customers that they are sending a courier to collect the compromised card. Customers have left the cards in mailboxes for the “courier” who then proceeds to withdraw funds from an Automated Teller Machine (ATM).

It has also been reported that the fraudsters are selling customer data to local groups that use the information. In the past, the information would be used to attempt out-of-area purchases that would be flagged and denied by fraud monitoring software. The new pattern is that individuals are using the information for local purchases that are more difficult to detect.

Consumer Tips:

It is important to remember, your financial institution will never call or send you a text requesting your personal financial information, such as account numbers, social security numbers, credit card numbers, PINs, or passwords. IT IS A SCAM. If you receive a text that appears to be from a legitimate source, be on the lookout for the following Red Flags that it may be a scam:

- Indicates there is an issue with your account.
- Requires you to act immediately.
- Asks you to call a specific telephone number or click on a link.

NEVER call the number provided or click on that link. Rather, look up the number independently and use a trusted number, for example the telephone number on the back of your bank card or account statement. Similarly, open a separate browser and type in the financial institution’s website. This will ensure you are on the legitimate site, and will allow you to confirm the legitimacy of the text message in question.

The key is to verify that the person or entity that contacted you is in fact the legitimate source. When it comes to your personal financial information, there is never a reason to act under pressure based on an unsolicited text or telephone call. Always make sure the person you are speaking with is in fact a representative of your financial institution, and if you cannot verify that, contact your bank or credit union independently and arrange to meet in person.

For additional questions, consumers may contact:

State of Connecticut, Department of Banking
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