

## **Consumer Safety Advisory Tip Smishing Scams**

The Virginia Bankers Association has notified financial institutions that a major fraudulent crime is now encompassing Virginia. “Smishing” is the use of cell phone text messages to solicit personal information from consumers such as ATM pin numbers and credit card three digit security codes.

The text messages often appear to come from a legitimate source, such as a financial institution or other business websites. The intent of these text messages is to trick the consumer (victim) into clicking on a link or calling a particular phone number. By doing either, the consumer would be asked to provide their personal information and therefore, compromising their identity.

In these situations, a financial institution’s best defense is to educate their customers and the general public and that’s why this information is being shared with you. Financial institutions will never ask you for personal or account information through text messages or emails. If you receive one of these requests, please contact your financial institution.

This consumer safety tip advisory is presented by Dixon Foster, Security Officer at Bank of Lancaster.