## New Credit Card Scam Very Effective at Luring Victims

May 31, 2012 - There is a new credit card scam that appears to have started in Hawaii but which will probably make its way to the rest of the country soon. The scam is particularly effective at luring victims because the criminals behind it have done their homework.

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var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];
s.type = 'text/javascript';
s.src = 'http://widgets.digg.com/buttons.js';
s1.parentNode.insertBefore(s, s1);
})();
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  po.src = 'https://apis.google.com/js/plusone.js';
  var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);
})();
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The scam is very simple. Victims are contacted by someone claiming to be from their credit card company. The person placing the call has the victim's name, their address, the actual name of the bank that issued the credit card and the credit card number. The victim is told that there are suspect charges on their account. By this point, most people are hooked. After all the person on the other end of the phone already has their card number.

That's when the scam takes place. The victim is asked to provide the three or four digit security code that appears on their card to confirm that the card is still in their possession.

Once the scam artist will tell the victim that the suspicious charges will be reversed. They may even be told that a new credit card will be issued. Then the call ends.

A few weeks later, victims receive their credit card bills with a batch of new fraudulent charges. It is only at this point that they contact their credit card companies to find out that they have been scammed.

Police are warning anyone who receives a call such as this to get off the phone without revealing any information. They

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should then contact their credit card company directly, using a phone number that they look up themselves. This is the only way to insure that you will not become a victim of the scam yourself.

byJim Malmberg

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