

Don't fall for this very sophisticated debit card scam. Here's how it goes: I got a call, the caller ID was my financial institution. The guy says he's from the fraud dept, calling about my debit card ending in --- (the 4 correct numbers), and asks if I'd been traveling, reports 2 suspicious charges that happened at out-of-state stores (Lowe's and Walmart). I said nope, wasn't me. He says they'll send me a new card. He knows my address. He knows all my phone numbers. He sends a verification code to my cell and asks me to read it to him. THEN HE ASKS FOR MY PIN NUMBER, so he can deactivate it. That's where I said "no." But he has an answer for my suspicions: he says look at the number I'm calling from it matches the number on the back of your card. It does! But still, then I said let me call you back and he hung up! I reported this to my financial institution's fraud dept, who said WE WOULD NEVER ASK FOR YOUR PIN NUMBER. (And immediately cancelled my card.) They also said this is the new scam, they're hearing about it a lot.

Moral. If in doubt, hang up and call your financial institution.

