



# NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS  
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## FOR IMMEDIATE RELEASE

### *Scam Alert: "Credit Alert" Phishing E-mails*

**Columbia, SC...** The South Carolina Department of Consumer Affairs (SCDCA) is urging consumers to beware of phishing emails that appear to be coming from the credit bureaus. This latest phishing trend has fraudsters trying to capitalize on consumer fears following the Department of Revenue (DOR) security breach.

It is well known that many consumers have signed up for the free credit report monitoring service offered by DOR through Experian. In an attempt to separate consumers from their personal information, scammers are now sending fake emails, posing as Equifax. The e-mails attempt to grab the consumer's attention by using words like "Identity Theft Alert," or "Your score has dropped," in the subject line. Once opened, the consumer is urged to check their declining credit score through an embedded link.

SCDCA wants to take this opportunity to remind consumers that scammers will also pose as government agencies. The most recent example of this involves correspondence supposedly from the Office of the Comptroller of the Currency (OCC). These scam attempts can come via letter, e-mail and fax and typically say that funds are being held by Bank of America and can only be released if a mandatory service charge is paid.

#### *Consumers should follow these tips to keep their information safe:*

- **Verify the message.** When a business contacts you, especially by e-mail, verify the validity of the message by following up with the business directly—using contact information you know is correct;
- **Do not click on any links in the message or cut and paste links into your browser.** Phishing e-mails may contain software that can harm your computer or track your activity online;
- **Check the legitimacy of the domain or sender's address.** Be suspicious if there are many letters and numbers in the web address or e-mail address. i.e. [admin@m78mail.com](mailto:admin@m78mail.com). This does not resemble gmail.com or yahoo.com, etc.

- **Note the grammar:** “You might be having Identity Theft issue,” is broken English and reputable companies will never email consumers with such verbiage.
- **Pay attention to the website link given in the e-mail.** Please visit HERE does not show the actual link you will be visiting.
- **Use antivirus software and a firewall.** Make sure to update them regularly.

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SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit [www.consumer.sc.gov](http://www.consumer.sc.gov) or call toll-free, 1.800.922.1594.

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