

Credit card scam hitting El Dorado County residents

El Dorado County sheriff's deputies have received several calls recently regarding a credit card scam.

According to victims, this is how the transaction occurs. Your phone will ring and if you have caller ID a 1-888 number will appear. The caller will offer a low fixed rate interest on a credit card or credit card consolidation. The caller will then ask for credit card numbers, expiration dates, Social Security numbers, mother's maiden name and other verification passwords.

Once the caller has obtained the information he will tell you he needs to process the information and will call you back. In addition there will be a one time financial fee which will vary in amount. Once the suspect has gathered the victim's personal information, he has the ability to open lines of credit, make purchases and ultimately impact the victim's credit rating.

There are some simple rules to follow when it comes to protecting your money and credit:

- * Unless you initiated the phone call, never give out confidential information (account number, Social Security number, or mother's maiden name) to anyone who calls.
- * Review your statement each month for unauthorized purchases.
- * Do not send credit card numbers through emails. Emails are typically not secured.

Residents who believe they have been a victim of credit card fraud should first contact their credit card issuer to report the fraud and cancel their card, and then contact the

sheriff's office to initiate a criminal investigation.