

- TEXAS TWO MINUTE TIPS -

For members only!

Very Clever Credit Card Scam! This is a New One!



Give this wide distribution. This scam is actually very clever. Just when you thought you'd heard it all. Be very careful out there! Beware of people bearing gifts. The following is a recounting of the incident I received from the victim:

Wednesday a week ago, I had a phone call from someone saying that he was from some outfit called: "Express Couriers," (The name could be any courier company) He asked if I was going to be home because there was a package for me that required a signature. The caller said that the delivery would arrive at my home in roughly an hour. Sure enough, about an hour

later, an uniformed delivery man turned up with a beautiful basket of flowers and a bottle of wine. I was very surprised since there was no special occasion or holiday, and I certainly didn't expect anything like it. Intrigued, I inquired as to who the sender was. The courier replied, "I don't know, I'm only delivering the package."

Apparently, a card was being sent separately... (The card has never arrived!) There was also a consignment note with the gift. He then went on to explain that because the gift contained alcohol, there was a \$3.50 "delivery/verification charge," providing proof that he had actually delivered the package to an adult (of legal drinking age), and not just left it on the doorstep where it could be stolen or taken by anyone, especially a minor. This sounded logical and I offered to pay him cash. He then said that the delivery company required payment to be by credit or debit card only, so that everything is properly accounted for, and this would help in keeping a legal record of the transaction. He added couriers don't carry cash to avoid loss or be targets for robbery.

My husband, who by this time was standing beside me, pulled out his credit card, and 'John,' the "delivery man," asked him to swipe the card on a small mobile card machine with a small screen and keypad. Frank, my husband, was asked to enter his PIN number and a receipt was printed out. He was given a copy of the transaction. The guy said everything was in order, and wished us good day.

To our horrible surprise, between Thursday and the following Monday, \$4,000 had been charged/withdrawn from our credit/debit account at various ATM machines. Apparently the "mobile credit card machine," which the delivery man carried now had all the info necessary to create a "dummy" card with all our card details including the PIN number. Upon finding out about the illegal transactions on our card, we immediately notified the bank which issued us a new card, and our credit/debit account was closed. We also personally went to the Police, where it was confirmed that it is definitely a scam because several households had been similarly hit.

WARNING: Be wary of accepting any "surprise gift or package," which you neither expected nor personally ordered, especially if it involves any kind of payment as a condition of receiving the gift or package. Also, never accept anything if you do not personally know or there is no proper identification of who the sender is. Above all, the only time you should give out any personal credit/debit card information is when you initiated the order or transaction!

Sincerely,
Susan Eisen
Membership Chair