

Identity Theft #5 – It's new and it's called...Vishing.

Identity thieves are now tricking victims into providing their personal or financial information over the phone. In a way, vishing is really just a phone based take on a scam with which you may already be familiar—phishing, which involves a fraudulent email asking you to resolve an account problem by redirecting you to a bogus Web site.

Vishing schemes are slightly different, and there are two main ways in which criminals use this technique. In one version, you get an e-mail that appears to be from your bank, like a traditional phishing scam. Instead of being directed to a fake Web site, you are prompted for your information over the phone and given a number to call.

In the second variation, you are contacted over the phone instead of by e-mail. The call could be from either a real person or a recorded message requesting that you solve a problem with your account. Either way, never ever respond to these inquiries.

Joe Smith - ABC Mortgage Co., Inc. (123)456-7890

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