Guarding Against Phishing

Phishing is the use of fraudulent e-mail to acquire sensitive information, such as passwords and credit card details. The phisher will attempt to use false information as a lure to "fish" for users' personal information. Phishing e-mails look like they come from a real bank or company and ask you to "verify" this type of information.

The Bait

Phishing e-mails appear to be from legitimate sources, such as a local or national bank. Many will employ tactics that suggest something is wrong with your account or that someone has tried to access your files. It will often say you have to set a new password or provide personal information. Sometimes it even has links to Web sites where you can supposedly "guard" yourself against fraudulent Web sites.

Don't Open What You Don't Trust

What to Do

• If you receive an urgent e-mail or pop-up message asking for personal or financial information, be suspicious. Do not reply or click on the link in the message. Legitimate businesses usually do not ask for sensitive information via e-mail. If you are concerned about your account, contact the business by telephone using a number you know to be genuine.

• Delete any unwanted e-mails. Do not ask to be removed from unsolicited e-mails using the "Opt-Out" feature. Your response only validates your e-mail address, and further spam is likely to follow.

• Be cautious about opening any attachment or downloading any files from e-mails you receive, regardless of who sent them to you.

• Ensure that your browser is up to date and security patches are applied. Use anti-virus software and a firewall. Some phishing e-mails contain software that can harm your computer or track your activities on the Internet without your knowledge.

• Report phishing attempts to the Federal Trade Commission at spam@uce.gov and/or to the Anti-Phishing Working Group at reportphishing @antiphishing.org. Also, forward the e-mail to the bank, company or organization it is impersonating.

Information from the Office of Financial Institutions www.kfi.ky.gov

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