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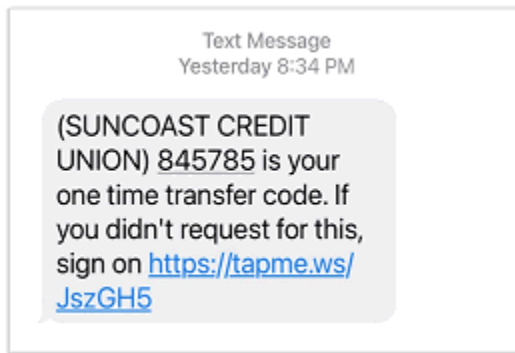
CA: Warning of Bank and Credit-Union Smishing Scams



TALLAHASSEE, Fla.—This National Consumer Protection Week, Attorney General Ashley Moody is warning Floridians of smishing scams that are targeting bank or credit-union customers. Financial institutions will never ask for account numbers, PIN numbers, CVV codes or full Social Security numbers in a text or email; any attempted contact through these means is a scam. Attorney General Moody wants to make sure that all Floridians know the proper steps to take when a fraudulent text message is received from a scammer posing as a financial institution.

Attorney General Ashley Moody said, “Smishing scams are designed to entice and deceive cellphone users with urgent messages. Receiving a notification, fraudulent or not, that you are supposedly making an unauthorized transfer is terrifying. It can be easy to be tricked when these alarming messages are received. Read our tips on how to handle these situations and stay protected against financial-institution smishing scams.”

Below is an example of a credit-union smishing scam:



**The picture above is of a smishing text message that spoofed Suncoast Credit Union. While this is an actual example of smishing scams, please note that the Florida Attorney General's Office has confirmed that the text is fraudulent and does not reflect a compromise of Suncoast Credit Union's accounts.*

Tips on how to stay protected from financial-institution smishing scams:

- Do not click on links in robotexts—they often contain malware or other material;
- Refrain from responding, even if prompted to reply 'NO', as responding alerts the scammer that the number is active, which could result in scammers texting and calling more frequently;
- Never send personal or financial information to an unknown text;
- Be wary of Caller ID since it can be spoofed to look like a trusted source. If you receive a call claiming to be from a financial institution requesting to confirm recent activity, hang up and dial the telephone number found on the back of a debit or credit card; and
- Report possible fraudulent messages directly to financial institution being spoofed.

In December 2021, Attorney General Moody released a Consumer Alert regarding robotexts surpassing robocalls as the most prevalent form of scam messaging. To read the alert with tips on how to avoid falling victim to illegal robotexts, click [here](#).

To view other recent Consumer Alerts, visit our Consumer Alert webpage at MyFloridaLegal.com/ConsumerAlert.

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The Florida Attorney General's Consumer Protection Division issues Consumer Alerts to inform Floridians of emerging scams, new methods used to commit fraud, increased reports of common scams, or any other deceptive practice. Consumer Alerts are designed to notify Floridians about scams and available refunds in an effort to prevent financial losses or other harm caused by deceptive practices. Anyone encountering a scam should report the incident to the Florida Attorney General's Office by calling 1(866) 9NO-SCAM or visiting MyFloridaLegal.com.