CONTACT INFORMATION:
Chris Lowe, Director of Marketing & Community Development
(760) 371-7000, ext. 1334
clowe@altaone.net
AltaOne.org

FOR IMMEDIATE RELEASE-January 19, 2023

Smishing scammers are targeting companies and their employees through text messaging

RIDGECREST, CA—Scammers are always trying to get into our pockets and one of their scams is called Smishing. Similar to Phishing emails, except Smishing is done through text messages. You probably receive many text messages a day, with quite a few from unknown numbers.

According to the Federal Trade Commission (FTC) Smishing is when "Scammers send fake text messages to trick you into giving them your personal information—things like your password, account number or Social Security number. If they get that information, they could gain access to your email, bank, or other accounts. Or they could sell your information to other scammers."

Another thing smishing scammers do is claim to be someone in authority, like a boss, family member, or friend.

Recently, a few employees at AltaOne Federal Credit Union (AltaOne) received the following text message from an unknown number, purported to be from the credit union's CEO Stephanie Sievers:

> *Hi let me know if you are available. There is something I need you to do and also your confidentiality would be appreciated. Reply me here once you get this. Thanks Stephanie Sievers.*

This text message did not actually come from Stephanie Sievers, it came from a scammer. This smishing attempt follows a familiar pattern: Text from someone with authority to build trust, followed by a request to purchase gift cards, transfer money, or give out information.

Scammers will entice victims with promises of prizes or winnings, low interest credit cards and loans, and loan payoffs. Sometimes they even use threats of arrest, being sued, or collections.

If you get a text message from an unknown number or even a number you know, asking you to do something that is out of the ordinary, you should confirm if it is legitimate.

When you are not confident of the text sender, contact the sender at a known phone number—not the number in the text message, to verbally verify if the message is indeed from them. Do not give out personal information via text. Text messaging is not always secure.

Amer Hameed, AltaOne's Assistant Vice President of Information Security states, "Situational awareness even in our digital world is important because every interaction we make could potentially be a targeted scam by cyber criminals. Basic common sense is the key to protecting ourselves from falling for scams whether it be by email, phone, or text message."

To help stop scammers from contacting you through text messaging, the FTC recommends the following:

On your phone: Block the number on your cell phone. Your phone may have an option to filter and block spam or messages from unknown senders.

Through your wireless provider: They may have a service that lets you block calls and text messages. Visit ctia.org, a website from the wireless industry, to learn about options from different providers.

- AT&T: https://www.att.com/security/security-apps/
- Verizon: https://www.verizon.com/support/residential/internet/essentials/internet-security-suite
- T-Mobile: https://www.t-mobile.com/support/devices/lookout-mobile-security-app

With a call-blocking app: Visit ctia.org for a list of call-blocking apps for Android, BlackBerry, Apple, and Windows phones. Pay special attention to the features, user ratings, and expert reviews.

Reporting on your phone: Report the text on the messaging app you use. Look for the option to report junk or spam.

Report it to the FTC: Go to ReportFraud.ftc.gov.

If you receive unrequested text messages claiming to be from AltaOne, contact the credit union to confirm at (800) 433-9727, online at AltaOne.org or visit a branch.

About AltaOne Federal Credit Union

AltaOne Federal Credit Union is a federally chartered, full-service financial cooperative with $794 million in assets, serving over 55,000 members. Headquartered in Ridgecrest, California, AltaOne was organized as the NOTS Employees Federal Credit Union in 1947 at China Lake. Membership is open to those who live, work, worship, volunteer or go to school in Kern, Inyo, and Mono counties, as well as select communities in northern San Bernardino County. Branches are located in Bakersfield, Bishop, Boron, California City, China Lake, Kernville, Lake Isabella, Lone Pine, Ridgecrest, and Tehachapi. Certified as a Community Development Financial Institution by the US Department of the Treasury, AltaOne serves many areas that have limited or no availability to financial services. For more information on AltaOne, visit AltaOne.org.

###