

Senior Fraud Alert—March 18, 2008

Watch out for Robo Call Scam, Warns NC Attorney General Cooper

Overseas telemarketers use credit card offers to steal your personal information



Raleigh: Scammers are using robo calls that promise better rates on credit cards to try to steal your identity and run up charges in your name, Attorney General Roy Cooper warned today.

"These scammers are out to steal your information and your money, not help you get a better credit card," Cooper said. "If you get one of these calls, hang up and call my office instead."

The Attorney General's Consumer Protection Division has gotten hundreds of reports from North Carolina consumers about prerecorded telemarketing calls from outfits with generic sounding names like "account services," "customer accounts" or "card services." As many as 20 people a week report getting the calls.

These robo calls tell consumers that they qualify for better rates on their credit cards and ask them to dial a one-digit number to be connected with a representative. People who respond get a sales pitch and are asked to share their credit card number and other personal financial information. The telemarketers have no intention of giving consumers better interest rates on their cards and instead use the information to commit identity theft and run up unwanted charges.

More than 300 North Carolinians have reported these calls to Cooper's office in the past year, including many people who had placed their telephone number on the Do Not Call Registry. The recorded calls tell consumers to press a certain number to be placed on the telemarketer's internal Do Not Call list but even people who take that step continue to get the calls.

Cooper's office is investigating the scam which appears to originate overseas, probably using voice-over internet technology. The scammers have used several different "spoofed" caller ID numbers that don't belong to a particular telephone account. Telemarketers who answer those numbers have been trained to not give out information that would help investigators track down their operation.

Under North Carolina law, pre-recorded sales pitches are illegal unless a live caller first introduces the call and asks you if you want to hear a recorded message. Legitimate credit card companies know about the law and are not using robo-calls to pitch their services in North Carolina.

"Fortunately, we haven't heard from anyone yet who has fallen victim to this scam," Cooper said. "But if you've responded to one of these pitches, it's important to act fast to protect yourself from identity theft."

People can go to www.noscamnc.gov for an ID theft victim tool kit and other helpful resources. To report getting one of these calls, call 1-877-5-NO-SCAM toll-free within North Carolina.