

You've Been Phished--Now What?

Even the most tech-savvy people are victims of phishing attacks. Despite being educated and prepared, you still may be fooled into giving out your personal information. If you've been phished, you should assume that you'll probably become a victim of credit card fraud, bank fraud, or identity theft. The following advice will help you if you've given out sensitive information:

Credit, debit, or ATM card information

- * Report the theft of this information to the card issuer immediately using the toll-free, 24-hour service number.
- * Cancel your account and open a new one.
- * Check your statements closely after the attack.
- * Federal law limits your liability to a maximum of \$50 for any unauthorized use of your credit card. You have zero liability if your credit card number has been stolen but not the card itself.
- * Liability for ATM or debit card charges depends on how quickly you report the loss. If you report the loss before a thief uses it, your liability is zero. If you don't report it within 60 days after your bank statement containing the unauthorized use is mailed to you, you risk unlimited loss.

Account information

- * Call your affected financial institution to report the loss right away.
- * Cancel your account and open a new one.

eBay account

- * If someone is using your account to bid, leave feedback, or list auctions, contact eBay using the Hijacked Accounts link.
- * If there are fraudulent auctions, you can use the hotline options to request an investigation of a current listing for possible fraudulent activity.
- * You also can try to sign in and change your password. If you can sign in, change your password and hint. Also, delete any auctions, contact bidders, and sellers that the hacker set up.

Personal identification information

- * Contact the three major credit reporting agencies--Experian, Equifax, and TransUnion--and request they place a fraud alert and a victim's statement in your file. Also ask that they remove inquiries and fraudulent accounts opened after the theft. At the same time, request a free copy of your credit report. The Fair and Accurate Credit Transactions Act (FACT Act) of 2003 requires each major credit bureau to provide one free credit report annually, phased in by region, to consumers who request a copy.
- * Contact your financial institution and have it flag your account so you are notified if there is any unusual activity.
- * File a criminal report with your local police.
- * Report the theft to the Social Security Administration's Fraud Hotline.
- * Alert the passport office to watch for someone ordering a passport in your name.
- * File a complaint with the Internet Fraud Complaint Center.