

Cardholder Alert: How to Avoid Phishing Scams

The number and sophistication of phishing scams sent out to consumers is continuing to increase dramatically. While e-commerce is very safe, as a general rule you should be careful about giving out your personal financial information over the Internet.

JPMorgan Chase has compiled a list of recommendations below that you can use to avoid becoming a victim of these scams.

- Be suspicious of any email with urgent requests for personal financial information
 - Unless the email is digitally signed, you can't be sure it wasn't forged or 'spoofed'
 - Phishers typically include upsetting or exciting (but false) statements in their emails to get people to react immediately
 - They typically ask for information such as usernames, passwords, credit card numbers, social security numbers, etc.
 - Phisher emails are NOT typically personalized, while valid messages from your bank or e-commerce company would be
- Don't use the links in an email to get to any web page, if you suspect the message might not be authentic
 - Call the company on the telephone, or log onto the website directly by typing in the Web address in your browser
- Avoid filling out forms in email messages that ask for personal financial information
 - You should only communicate information such as credit card numbers or account information via a secure website or telephone
- Always ensure that you're using a secure website when submitting credit card or other sensitive information via your Web browser
 - To ensure that you're on a secure Web server, check the beginning of the Web address in your browsers address bar - it should be "https://" rather than just "http://"
- Regularly check your online accounts as well as bank, credit and debit card statements to ensure that all transactions are legitimate
- Ensure that your browser is up to date and that all security patches are applied
 - Microsoft Internet Explorer -- <http://www.microsoft.com/security>
- Always report "phishing" or "spoofed" e-mails to the following groups:
 - Federal Trade Commission at spam@uce.gov