



"Hello – this is Rachel from Card Member Services..."

If you are like millions of other consumers, you may receive this phone call multiple times a day. No one knows who "Rachel" is (and sometimes she uses "Veronica"), but she certainly is annoying. What we DO know is that the call is NOT coming from your credit card company.

These calls, and others like it, are routed through sophisticated calling systems that cause the caller ID to show a different number each time. Sometimes, it's even YOUR number that it says the call is coming from. The calls are designed to get you to ultimately provide some sort of information such as your credit card number, or to provide payment for some sort of service they claim to be selling such as ID protection.

TIPS on how to handle these irritating calls:

1. If you don't recognize a number, don't answer it – if the individual calling you really wants to talk to you, they will leave a message or find another way to contact you.
2. NEVER press a number to be "removed from the list". Once you select an option, the scammers know they've reached a "live" number – and now your number is shared with others for other fraudulent purposes
3. Never select an option to talk to a live operator. We all want to do that and tell someone to PLEASE quit calling this number. But again, you've now let them know that they reached a valid phone number – and your number is then shared or sold to others who also want to find a willing participant in whatever scam they are promoting

The above tips also work for emails. If you can't verify who the sender is, DON'T reply and certainly NEVER open an attachment or click on a link provided. And the "if you wish to unsubscribe" links at the bottom work the same way as the phone calls. Don't click on that either or you will have let the scammer know that they reached a valid email address – and again, your address will be shared/sold with others and the problem continues to grow.

So DON'T answer, DON'T respond, DON'T engage. And remember to ALWAYS check with the BBB before you do business with anyone you can't verify.

For More Information:

To find out more about other scam or to report a scam, go to [BBB Scam Tracker](#).

For more tips you can TRUST, visit:

bbb.org/ar and for the latest, check out our [blog](#), like us on [Facebook](#) or follow us on [Twitter](#).