



Serving your business better.

Phishing and Pharming

Phishing is a scam where internet fraudsters send spam or pop-up messages to lure personal and financial information from unsuspecting victims. They appear to be coming from trusted sources.

Pharming does not rely on e-mail bait but attacks web browsers and the Internet's addressing system. The effect is that even individuals who type a desired Internet destination into their web browser may be redirected to a phony web site.

To avoid getting hooked:

- Never give out your personal financial information over the phone or the computer, unless you called them first. Banks will never ask you to “verify” your financial information or ask you to click on a special site link.
- Do not respond to an e-mail that may warn of dire consequences. Always confirm these e-mails separately with the bank.
- When submitting financial information to a web site, look for the padlock or the key icon at the bottom of your browser and make sure the address begins with “https”. This is not a guarantee, but the lack of these icons or “https” does indicate that the web site is not secure.
- If you do respond to a fraudulent e-mail, contact the bank immediately so we can help protect your account and identity.

For more information about phishing or identity theft, go to www.antiphishing.org or www.consumer.gov/idtheft.

How to Report a Phishing Scam

If you've received spam that is phishing for information:

- Forward it to spam@uce.gov – and to the company, bank, or organization impersonated in the phishing email. Most organizations have information on their websites about where to report problems.

If you believe you've been scammed:

- File a report with the Federal Trade Commission at www.ftc.gov/complaint.
- Report it to your state Attorney General, using contact information at naag.org.
- Then visit the FTC's identity theft website at ftc.gov/idtheft. While you can't completely control whether you will become a victim of identity theft, you can take some steps to minimize your risk.
- You also may report phishing email to reportphishing@antiphishing.org. The Anti-Phishing Working Group, a consortium of ISPs, security vendors, financial institutions and law enforcement agencies, uses these reports to fight phishing.