



Data Security Alert

Text Message Phishing (SMSishing)

July 21, 2009

A recent wave of text message phishing attacks is targeting community banks. The criminals bombard an area code with a text message spoofing a local community bank instructing the recipients to call a fake 800 number "due to unusual activity" or "to reactivate a credit card or ATM card."

Here are examples of the different reported messages:

- This is a message from *Your Bank*. Your ATM card is deactivated, to reactivate call XXX-XXX-XXXX.
- *Your Bank* Alert, unusual activity. Please call XXX-XXX-XXXX
- There has been unusual activity on your account. Please call *Your Bank* at XXX-XXX-XXXX
- Bank Alert to call us regarding unusual activity. Phone number to call: XXX-XXX-XXXX

The victim calls the number and provides the criminal with all their personal information to "reinstate their service".

Frontier Bank does not contact customers via SMS text to send security alerts. Please call the bank using a published or known number (**not** one provided by the message) to verify any questionable contact, be it by phone, text, or email especially if the sender is claiming to represent Frontier Bank.

Anyone divulging their personal information or account number to a phony caller may be the victim of fraud. If your personal information is at risk, report it to your local Frontier Bank branch using a published number, not a number provided by the suspicious contact.

If you have divulged personal information, you may also be the victim of identity theft. Victims of fraud or identity theft may place a fraud alert or credit freeze on their credit file by calling any one of the three major credit reporting companies.

- Equifax: 800-525-6285 www.equifax.com
- Experian: 888-397-3742 www.experian.com
- TransUnion: 800-680-7289 www.transunion.com

Frontier Bank takes your security and privacy very seriously. For more information on identity theft and fraud, please refer to [Reporting Fraud](#) or access the FDIC's website at <http://www.fdic.gov/consumers/theft/index.html>.