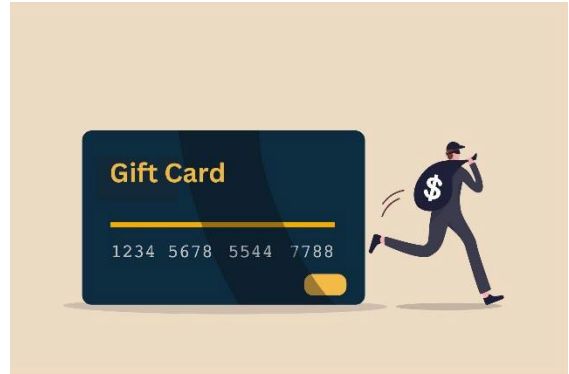


Gift Card Number Scams

Be cautious when purchasing gift cards that are left out for the public's access. Fraudsters are gaining access to the card numbers and activation codes, and activating the card before the consumer even purchases the plastic. This is done before the consumer purchases a gift card, without their knowledge. Fraudsters then watch for funds to be loaded onto the card and empty the card immediately by turning it into cash, bitcoin, or other credit.



Here are some tips to avoid falling for this scam this holiday season:

1. **Any time possible, purchase a gift card that is kept securely behind lock and key with the cashier.** If this is unavailable, choose cards from the direct view of the cashiers.
2. **If choosing a card from the mass selection often seen in big box stores, choose a card from the middle to end of the stack.** Fraudsters will place cards that they tampered with closer to the front, hoping an innocent victim will purchase and load the card sooner.
3. **Avoid gift cards from unfamiliar companies.** Scammers have also been known to create fake card carriers, saying to scan a QR code or visit a website to load and activate the card without the interaction of a cashier. Doing so may allow the fraudsters to capture the cardholder's personal information, including funding info. Do your research before purchasing off-brand cards. Visit your local branch teller line for VISA Gift cards, always held securely under dual control, and free to employees (\$2.95 a card for members)
4. **Check the packaging of the card for tampering.** Have the corners or edges been re-secured? Is there a sticker over the original barcode? Has the activation code been made visible? Do not purchase any card that seems to be tampered with in any way. Report the incident immediately to the store.
5. **Report incidents of "Card Number Stealing" activity immediately to store in which the card was obtained.** Contact the financial institute for any card/account that you used to fund the compromised card if you think that information may have been compromised. If the store is unable or unwilling to refund or reload another card, file a REG E claim with your financial institute. Report incidents to the Federal Trade Commission.