



Beware: Spoofing Scams with Caller ID

At NSB Bank we have recently been made aware of “*spoofing*” reports in and around our communities. Spoofing is when a caller disguises their identity using caller ID or other means to trick you into giving out personal information!

What is spoofing and how does it work?

"Spoofing" occurs when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Spoofing is often used as part of an attempt to trick someone into giving away valuable personal information so it can be used in fraudulent activity or sold illegally. U.S. law and FCC rules prohibit most types of spoofing.

Caller ID lets consumers avoid unwanted phone calls by displaying caller names and phone numbers, but the caller ID feature is sometimes manipulated by spoofer who masquerade as representatives of banks, creditors, insurance companies, or even the government.

What you can do if you think you're being spoofed?

You may not be able to tell right away if an incoming call is spoofed. Be careful about responding to any request for personal identifying information.

- NSB Bank will not initiate a call to you and then ask for personal information over the phone.
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.
- Use caution if you are being pressured for information immediately.
- If you have a voice mail account with your phone service, be sure to set a password for it. Some voicemail services are preset to allow access if you call in from your own phone number. A hacker could spoof your home phone number and gain access to your voice mail if you do not set a password.

How do I report suspected spoofing?

We strongly encourage you to let us know anytime you feel you have been a victim of spoofing with regards to NSB Bank. Additionally, if you receive a call and you suspect caller ID information has been falsified, or you think the rules for protecting the privacy of your telephone number have been violated, you can [file a complaint with the FCC](#).

As always, be careful not to give out personal information to callers, unless you know it is safe to do so. NSB Bank will never call you and ask for personal information. If you aren't sure, best practice is don't do it!

Source: www.fcc.gov