Central Bank

Newest Vishing/Phishing Scheme

The latest ploy from a fraudster is to call up someone and pretend to be an employee from their bank, tell the person they owe the bank money and demand that they make payment right then. Central Bank would never demand payment over the phone.

You may wonder how the caller finds out if an account is held at a particular bank. There are several ways fraudsters use to gain information on our customers.

If you still receive a paper statement or receive checks or deposit slips from the bank in your mailbox, you could be at risk. These callers can gain a lot of information from your mailbox, social media or computer (if email or computer has malware). Sometimes they use logistics to the bank and hope to find a customer nearby and will target those individuals.

To stay safe in today's Cyber world:

- Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit www.OnGuardOnline.gov for more information.
- Switch from paper statements to electronic statements
- If you order checks, pick them up at the bank
- Shred (cross cut) financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know.
- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done to your house.

In the event you owe the bank money on an overdrawn account or a past due loan, you may receive a call from your account representative to let you know the status of your account, but Central Bank will never demand payment over the phone. The bank might also send you an official letter to let you know the status of your account.

Please be aware of the scams around you.