

HOW TO RECOGNIZE AND REPORT SPAM TEXT MESSAGES

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If you have a cell phone, you probably use it dozens of times a day to text people you know. But have you ever gotten a text message from an unknown sender? It could be a scammer trying to steal your personal information. Find out what you can do about unwanted text messages and how to report them.

SPAM TEXT MESSAGES AND PHISHING

Scammers send fake text messages to trick you into giving them your personal information – things like your password, account number, or Social Security number. If they get that information, they could gain access to your email, bank, or other accounts. Or they could sell your information to other scammers. The scammers use a variety of ever-changing stories to try to rope you in. They may:

- promise free prizes, gift cards or coupons
- offer you a low or no interest credit card
- promise to help you pay off your student loans

Scammers also send fake messages that say they have some information about your account or a transaction. The scammers may:

- say they've noticed some suspicious activity on your account
- claim there's a problem with your payment information
- send you a fake invoice and tell you to contact them if you didn't authorize the purchase
- send you a fake package delivery notification

The messages might ask you to give some personal information — like how much money you make, how much you owe, or your bank account, credit card, or Social Security number. Or they may tell you to click on a link to learn more about the issue. Some links may take you to a spoofed website that looks real but isn't. If you log in, the scammers can then steal your user name and password.

WHAT TO DO ABOUT SPAM TEXT MESSAGES

If you get a text message that you weren't expecting and it asks you to give some personal information, don't click on any links. Legitimate companies won't ask for information about your account by text. If you think the message might be real, contact the company using a phone number or website you know is real. Not the information in the text message. There are many ways you can filter unwanted text messages or stop them before they reach you.

On Your Phone

Your phone may have an option to filter and block messages from unknown senders or spam.

Through Your Wireless Provider

Your wireless provider may have a tool or service that lets you block calls and text messages. Check ctia.org, a website for the wireless industry, to learn about the options from different providers.

With A Call-blocking App

Some call-blocking apps also let you block unwanted text messages. Go to ctia.org for a list of call-blocking apps for android, blackberry, apple, and windows phones. You can also search for apps online. Check out the features, user ratings, and expert reviews.

HOW TO REPORT SPAM TEXT MESSAGES

If you get an unwanted text message, there are three ways to report it:

- Report it on the messaging app you use. Look for the option to report junk or spam.
- Copy the message and forward it to 7726 (SPAM).
- Report it to the Federal Trade Commission at ftc.gov/complaint.

