Fraud Alert: “Card Cracking”

The UAH Police Department is alerting the campus community to another take on a check-depositing scam, called “card cracking”.

Students are being targeted through e-mail or social media by scammers looking to use victims’ debit cards in order to cash phony checks. Once recruited, the victims are asked to share their debit card and PIN number, which gives these scammers direct access to their bank accounts. They are promised a cash sum equal to half the check’s value. Students will see a large deposit in their bank account followed by a withdrawal of half the money deposited. Once the bank confirms the check is fraudulent, you guessed it; the account holder is responsible for any money withdrawn from the account. Remember the old adage, “If it sounds too good to be true, it probably is”.

Please don’t fall victim to this type of scam.

Crime Prevention Tips:

- Avoid high pressure tactics that stress immediate action at the risk of missing an opportunity.
- Be wary of potential employers who ask you to transfer, receive and/or deposit money.
- Never share your account information, debit card or PIN with anyone.
- Do not write your PIN down and carry it with your card.
- DO not deposit or cash a check for a friend.
- Do not open e-mails from strangers or click on links provided in the e-mail.

Should you be contacted and engaged in a “business deal” of this sort, please save the message and any other documents you might have received.

Contact the UAH Police Department at (256) 824-6596.