

## Phishing Scams

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The Berkshire Bank has created this webpage to inform and warn customer and consumers about a type of fraud called "phishing." The term "phishing" – as in fishing for confidential information - refers to a scam that encompasses fraudulently obtaining and using an individual's personal or financial information. This is how it works:

- A consumer receives an e-mail or text which appears to originate from a financial institution, government agency, or other well-known/reputable entity.
- The message describes an urgent reason you must "verify" or "re-submit" personal or confidential information by clicking on a link embedded in the message.
- The provided link appears to be the Web site of the financial institution, government agency or other well-known/reputable entity, but in "phishing" scams, the Web site belongs to the fraudster/scammer.
- Once inside the fraudulent Web site, the consumer may be asked to provide Social Security numbers, account numbers, passwords or other information used to identify the consumer, such as the maiden name of the consumer's mother or the consumer's place of birth.
- When the consumer provides the information, those perpetrating the fraud can begin to access consumer accounts or assume the person's identity.

Recently, hackers have been using The Berkshire Bank's name and reputation to perpetrate various "phishing" schemes. It is important to note that the Bank will never ask for personal or confidential information in this manner.

If you suspect that you have been a victim of identity theft, perhaps because you submitted personal information in response to a suspicious, unsolicited e-mail or text, immediately contact your financial institution and, if necessary, close existing accounts and open new ones. You may want to contact the police and request a copy of any police report or case number for later reference. In addition, call the three major credit bureaus (Equifax at 800-525-6285, Experian at 888-397-3742 and TransUnion at 800-680-7289) to request that a fraud alert be placed on your credit report.