

BEWARE: Responding to “easy money” solicitations on social media platforms could make YOU an accomplice to CRIME. **GET THE FACTS.**

Card cracking is a form of fraud where consumers respond to an online solicitation for “easy money” and provide a debit card for withdrawal of fake check deposits. Criminals use social media platforms to solicit consumers, often targeting people between the ages of 19 and 25; college students, newly enlisted military and single parents.

Those who respond to these solicitations become criminal accomplices by providing a debit card, PIN and online credentials to give the criminal direct access to their bank account. The fraudster deposits worthless checks using mobile deposit and immediately withdraws the funds at an ATM or makes purchases using the debit card. The customer reports the debit card stolen or compromised mobile banking credentials in order to be reimbursed for the funds lost and the criminal provides the customer with a cut of the money withdrawn using worthless checks.

Participating in these schemes is a crime. Don't fall victim to the promise of easy money.



CARD CRACKING

Responding to an online solicitation for 'easy money' and providing a debit card for withdrawal of fake check deposits

A TYPICAL CARD CRACKING SCENARIO

- A fraudster sends you a social media message to “make quick cash”

IF U WANT 2 MAKE REAL LEGIT MONEY NO SCAM IF U HAVE A BANK ACCOUNT HMU
- Enticed by the promise of money, **YOU** provide the scammer a debit card, PIN or online credentials—giving them direct access to account

1234 5678 9012 3456

PIN
- The fraudster deposits a fake check in your account


- Money is withdrawn immediately at an ATM


- The fraudster gives the account holder a kickback


- YOU** call the bank to report a lost or stolen card, or compromised credentials


- Bank reimburses the stolen funds to **YOU**


- YOU** are now a **CRIMINAL ACCOMPLICE**

