

[Click here to print](#) or select **File** then **Print** from your browser

## Phished! I was a Victim of Online Banking Identity Theft

### The Embarrassing, but True Personal Story of How I Swallowed the Phishing Bait Whole

By **Christine Tetreault**

Tech savvy I may claim to be, but I got phished big-time. Embarrassing? You bet.

Eye-opening? The best hand's on personal security education available, for sure.

The incoming e-mail didn't even trigger a flicker of concern for me. It requested that I confirm my bank account security information, given 'unusual and suspicious recent account activity.' I had gratefully received similar past alerts from Bank of America. As part of BoA's normal fraud alert processes, safety e-mails had come my way after a first-time online banking login from a new work computer and from high withdrawal and transfer transactions.

I assumed that the previous day's home office visit from my very own Nerd To Go technician was the likely cause of this bank verification e-mail. In one of those comical twists of fate, I had called in the pay-for-hire tech specialist for reassurance that my secure wireless network was fully and correctly reinforced. My Nerd to Go revealed that I had been accessing a random neighbor's unsecured wireless. Huh. Fancy that stupidity. My bruised former technical support manager ego tucked gently away, I watched humbly and attentively as my personal wireless was reconfigured, renamed, and reestablished.

The next evening, still shaky from my ridiculous wireless ignorance, I received the fake Bank of America security check e-mail, and, of course, answered it promptly and fully. How impressive, is what I thought. The bank had recognized the updates to my wireless network and pro-actively followed-up to confirm.

Sight. Yet another emotional blonde moment of regret, I'm afraid.

I could have lost big cash as well as my pride, if the real Bank of America security system hadn't emailed me one more day later to verify an update to my primary account e-mail address.

Had I changed my e-mail address to m\_dollar? Yikes!

I call the fraud number in the e-mail and learn that m\_dollar has a \$1,000 transfer pending from my checking account to his. My fraud specialist asks if I know a 'Donald Smith.' How creative of m\_dollar to be a Smith. The good news was that the transfer was pending and caught in time! My fraud specialist locked my accounts, my daughter's account, and the accounts of Mr. nasty m\_dollar Smith. ([Bank of America](#) did shine in its initial fraud efforts. Be sure to [read](#) about its very sad and painful technical support that followed. )

I had survived my first, and hopefully, last and only phishing attack.

Watch for Part 2: Take this Phishing IQ Quiz. I passed and I still got phished!

#### Takeaways

- The incoming e-mail didn't even trigger a flicker of concern for me.
- How impressive that the bank had detected my wireless changes, I thought!
- Had I changed my e-mail address to m\_dollar? Yikes!

2007 © Associated Content, All rights reserved.

[Privacy Policy](#) | [Terms of Use](#)

