

TEXT MESSAGE SCAM CHECK

Wells Fargo Fraud Alert Text — Scam Check

Print this. Stick it on the fridge. Or save it to your phone.

Quick Risk Checklist — Tick Any That Apply

- The sender is a 10-digit number, not Wells Fargo's 935-57 short code.
- The text asks you to reply YES/NO to confirm or call a number.
- A follow-up call comes within minutes from the "Wells fraud team."
- The caller asks you to send Zelle to your own phone number to "reverse" the charge.
- They ask for the last 4 of your card or your online banking PIN to "verify identity."
- You don't have a Wells Fargo account at all.

What To Do Right Now

- Don't reply YES or NO. Either reply confirms your number is live and triggers the follow-up call.
- Open the Wells Fargo app directly and check Recent Activity. Any real pending Zelle transfer shows there.
- If anything looks real, lock your debit card from the app and call Wells Fargo at the number on the back of your card — not from the text.
- Forward the text to 7726 (SPAM) and report to Wells Fargo at reportphish@wellsfargo.com.

How To Verify Safely

- Real Wells Fargo texts come from short code 935-57. Anything else is fake.
- Open the Wells Fargo app and check Recent Activity directly. Real Zelle transactions pending or completed will appear there.
- Call Wells Fargo at 1-800-869-3557 — the number printed on your card. Use this number, not anything in a text.
- Use the app's debit card lock immediately if compromised. You can unlock later.

Where To Report It

- Wells Fargo Phishing — Forward To reportphish@wellsfargo.com
- Your Mobile Carrier (Free) — Forward To 7726 (SPAM)
- FTC Consumer Fraud — reportfraud.ftc.gov ■
- FBI Internet Crime Complaint Center — ic3.gov ■

If You Already...

- Clicked The Link — see [/recovery/clicked-a-link/](#)
- Replied To The Text — see [/recovery/replied-to-scam/](#)
- Entered Personal Info — see [/recovery/shared-personal-info/](#)
- Entered Payment Info — see [/recovery/shared-bank-info/](#)
- Shared A Code — see [/recovery/shared-a-code/](#)
- Sent Money — see [/recovery/sent-money/](#)