

## Member Checklist for Fraud

- ☐ Open new account if account number has been compromised
- ☐ Review all Account Transactions for accuracy
- ☐ Contact all other Financial Institutions and report type of fraud
- ☐ Place Codeword/Password on account for additional layer of security
- ☐ Notify all Creditors/Debitors the New Account#: \_\_\_\_\_
- ☐ Review CBR (Credit Bureau Reports) for accuracy, you may check your annual report for free by visiting:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)
  - Contact any companies on your credit report that you do not recognize and file a dispute
  - Verify the information that they have in their records for the reported item
- ☐ Change any stored Credit/Debit Cards Numbers
- ☐ Change email address if the form of fraud is related to your email address
- ☐ Ensure that all Passwords are changed, and they are all different
- ☐ Allow push alerts on the LAFCU Mobile Banking App and LAFCU Card Controls App
- ☐ Protect your devices with Passwords and enable biometrics (fingerprint sign-on or facial recognition)
- ☐ Take devices into a Tech Store to be scanned and cleaned, keep receipt for proof
  - ☐ Notify loved ones of scam, the scammer may seek out “help” to loved ones via social media
- ☐ File Income Taxes promptly each year
- ☐ Notify Medical Providers
  - ☐ Contact Social Security Administration and Fidelity (if applicable)
- ☐ Check all mail for any statements from unknown Financial Institutions
  - If you receive a statement from an unknown Financial Institutions, go straight to the FI’s website to locate the PH# and contact them ASAP
  - If the FI is local, it’s best to go in person (if possible) to prove validity of fraudulent application

☐ If SSN (Social Security Number) is compromised, or even believed to be, it's very important to place Fraud Alerts on all three CBR -OR- place a freeze on all three

**Experian – 888-397-3742**

<https://www.experian.com/protection/creditlock/>

**Equifax – 800-685-1111**

<https://www.equifax.com/personal/credit-report-services/credit-freeze>

**TransUnion – 888-909-8872**

<https://www.transunion.com/credit-help>

☐ File a complaint with the FTC (Federal Trade Commission) and report fraud and/or Identity Theft, if applicable.

Visit: [www.FTC.gov](http://www.FTC.gov) –OR- [www.FTC.gov/idtheft](http://www.FTC.gov/idtheft)

-For Identity Theft Claims for NON-MEMBERS, LAFCU must have the following:

1. Police Report
2. Identify Theft Affidavit, notarized
3. Copy of ID/DL

☐ If the crime is related to the internet, file a complaint IC3 (Internet Crime Complaint Center) Visit:

[www.IC3.gov](http://www.IC3.gov)

☐ File a Police Report:

-Police Department: \_\_\_\_\_

-Report#: \_\_\_\_\_

☐ If you are a victim of mail theft (outgoing check stolen from the mailbox) you must file a Complaint with a United States Postal Inspector, **Ph#: 877-876-2455 Opt. #3**

-Refrain from placing any checks or sensitive information in the mailbox, take these directly to a USPS drop-off location

-Monitor account history to ensure check clears account as intended, if you don't see the check clear with 7 business days, contact whom the check was written out to, to ensure that they have received payment

-Monitor to ensure that checkbook orders arrive to their destination or choose to have them mailed to your Financial Institution for pick up

-Sign up for Informed Delivery by USPS