



## ACCOUNT FRAUD CHECKLIST

### Recovery Plan

1. Report the crime to your local law enforcement
2. Report Identity thief to the Federal Trade Commission (FTC)
  - 1.877.438.4338
3. If Internet Crime, Report the crime to the FBI's Internet Crime Complaint Center (IC3)
  - [www.ic3.gov](http://www.ic3.gov)
4. Get a free credit report at: <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>
  - This is hosted by the Federal Trade Commission
5. Review your credit report for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts that you have no knowledge of
6. If your SSN (social security number) has been compromised, place an Initial Security alert on your credit report
  - <https://www.experian.com/fraud>
  - or contact one of the three major credit bureau, or just sign up online
    - i. Equifax 1.800.525.6285
    - ii. Experian 1.888.397.3742
    - iii. Trans Union 1.800.680.7289
  - This freeze will generally stop all access to your credit report, while a fraud alert permits creditors to get your report as long as they take steps to verify your identity
7. Change all password on your account/email
8. Change all password on social media accounts (Facebook, etc.)

Some additional helpful tips can be found at:

- <https://www.identitytheft.gov/>
- <https://figfcu.org/security-center>



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CHECKLIST		
<input type="checkbox"/>	<b>Direct Deposit</b>	<ul style="list-style-type: none"><li>Change your direct deposit to the new account number to prevent a delay on your upcoming deposits</li></ul>
<input type="checkbox"/>	<b>Automatic Payments</b>	<ul style="list-style-type: none"><li>Contact any merchants that you may have set up on automatic payments to prevent any issues with your payments</li></ul>
<input type="checkbox"/>	<b>Privilege Pay Limit</b> <i>(Qualifying DDEP Amount is \$1,000 or more monthly)</i>	<ul style="list-style-type: none"><li>Since your previous checking account was compromised your new checking account will default to \$200.</li><li>Once your direct deposit hits your new checking account the following month you will be at the \$1000 privilege pay limit.</li></ul>
<input type="checkbox"/>	<b>Online Banking</b>	<ul style="list-style-type: none"><li>If you utilize the Bill Pay service you will need to set it up again with your previous services</li><li>If you utilize the Quickbooks Service you will need to download the excel file prior to closing the accounts</li></ul>
<input type="checkbox"/>	<b>Check Fraud Claim Form</b> <i>(Must be received within 60 days of transaction postdate to proceed with dispute)</i>	<ul style="list-style-type: none"><li>If there was a forged item which cleared from your account complete the following form and email it to <a href="mailto:msc@figfcu.org">msc@figfcu.org</a> or via fax at 323-209-6739. Form MUST be Notarized</li><li><a href="#">Click here for Check Fraud Claim Form</a></li></ul>
<input type="checkbox"/>	<b>ACH Dispute Form</b> <i>(Must be received within 60 days of transaction postdate to proceed with dispute)</i>	<ul style="list-style-type: none"><li>If there was an unauthorized debit from your account complete the following form and email it to <a href="mailto:msc@figfcu.org">msc@figfcu.org</a> or via fax at 323-209-6739</li><li><a href="#">Click here for ACH Dispute Form</a></li></ul>
<input type="checkbox"/>	<b>Lost/Stolen Check Authorization Form</b> <i>(Must be received ASAP to prevent rejected transactions)</i>	<ul style="list-style-type: none"><li>If you have any outstanding checks or external payments set up with your account number, complete the following form and email it to <a href="mailto:msc@figfcu.org">msc@figfcu.org</a> or via fax at 323-209-6739</li><li><a href="#">Click here Lost/Stolen Check Authorization Form</a></li></ul>
<input type="checkbox"/>	<b>ACH Authorization Agreement</b>	<ul style="list-style-type: none"><li>If you have any recurring transactions set up to and/or from another Financial Institution please complete the following form and email it to <a href="mailto:msc@figfcu.org">msc@figfcu.org</a> or via fax at 323-209-6739</li><li><a href="#">Click here for ACH Authorization Agreement Form</a></li></ul>
<input type="checkbox"/>	<b>Security Center</b>	<ul style="list-style-type: none"><li>Visit our website to see how you can protect yourself from fraud and take action as needed: <a href="https://figfcu.org/security-center">https://figfcu.org/security-center</a></li></ul>