



# Fraud Reporting Checklist

Below you will find a list of helpful **REPORTING** and **RECOVERY** steps, and some additional **RESOURCES** to help you navigate fraudulent situations.

## Recovery and Reporting Steps

### Account Number Fraud

1. **Contact Your Financial Institutions**- Close accounts and open new. If you have any automated withdrawals or deposits, contact the organization or business with your new account information. MMFCU's Routing Number is 291973360.
2. **Stop Payment on Check** - If you had a check(s) stolen, put a Stop Payment on the check(s). If a fraudulent check has cleared your account, file a police report and provide MMFCU with a copy of the report and an affidavit that states you, the member, agree to prosecute.
3. **Contact the Four Major Credit Bureaus** for additional support. See Resources at the end of this document.

### MMFCU Debit/Credit/ATM Card Fraud

1. **Lock Your Card** - In MMFCU's Online Banking or Mobile App, go to Accounts and then Credit and Debit Card. Then you can slide the "Lock this Card" button. This will temporarily block new transactions to prevent fraud. You can also unlock it if needed.
2. **Deactivate a Compromised Card** - If your card has been compromised, you can visit your local MMFCU branch or call 1-866-820-8776 to deactivate your debit or credit card.
3. **Report Fraud or Dispute Transactions:**
  - Credit Cards - Call 1-866-820-3862
  - Debit Cards - Call 1-866-820-8776 or dispute transaction(s) in Online Banking or Mobile App.

### Online Banking or Mobile App Fraud

1. **Change Your Credentials** - Change your username and password. If you need assistance resetting a password, contact MMFCU. Make sure to not use easily identifiable information, including names or dates of birth, etc.
  2. **Delete Remembered Devices** - In Online Banking, delete any remembered devices to ensure that access will be blocked for anyone who had previously gained access.
- Tip: If you have any other account or card information saved to your device, consider closing and opening a new account/card to prevent additional fraudulent activity.

### Bill Pay Fraud

1. **Call the Business or Merchant** - who received unauthorized transactions to see if they can reject the funds.
2. **Contact MMFCU** - If you suspect fraud in Bill Pay, for retrieving fraudulent or unauthorized transactions.

### Social Security Number Fraud

1. If you believe your Social Security Number is being used for employment or government benefits, call the Social Security Administration at 1-800-269-0271 to report the abuse.
2. Federal Trade Commission - Go to IdentityTheft.gov to report identity theft and get a comprehensive recovery plan.

### Report Fraud

1. **MMFCU** - Contact us so we can assist with any immediate account needs.
2. **Federal Trade Commission** - Filing a report at ReportFraud.FTC.gov will help officials investigate and prosecute scammers, they also identify trends and educate the public about scams.
3. **Local Police Department** - In some cases, filing a police report is necessary to recover a financial loss.

## Resources

### Mid Minnesota Federal Credit Union

- Call us at (218) 829-0371
- Stop by your local office, find them at [mmfcu.org/locations](http://mmfcu.org/locations)
- Chat with us at [mmfcu.org](http://mmfcu.org) or within Online Banking
- Visit [mmfcu.org/community](http://mmfcu.org/community) for information on financial education, community events and our blogs
- Follow MMFCU on Facebook, Instagram and LinkedIn

### Credit Bureaus:

- Equifax: 1-888-378-4329 or go to [www.Equifax.com](http://www.Equifax.com) and click on Credit Report Help
- Experian: 1-888-397-3742 or go to [www.Experian.com](http://www.Experian.com) and click on Consumer Support
- TransUnion: 1-800-916-8800 or go to [www.transunion.com](http://www.transunion.com) and click on Customer Support
- Innovis: 1-800-540-2505 or go to [www.innovis.com](http://www.innovis.com) and click on Personal

### Federal Trade Commission:

- FTC is the primary government agency that enforces, advocates, researches and educates on fraud.
- Visit [Consumer.FTC.gov/Consumer-Alerts](http://Consumer.FTC.gov/Consumer-Alerts) for updates on the latest fraud.

### AARP:

- AARP has a Fraud Resource Center for people of all ages.
- Visit [AARP.org/Money/Scams-Fraud](http://AARP.org/Money/Scams-Fraud) to learn more and stay connected.

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MMFCU Employee Name

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Phone Number