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## Fraud Checklist

Below you will find a checklist of items to consider and information you may need after fraud occurs as well as information on how to avoid fraud in the future.

### Account Number Fraud

- 1. Review Account Transactions.** Check your account transactions and identify any other fraudulent or unauthorized transactions.
- 2. Close and Open New Accounts.** If you have any automated withdrawals or deposits, contact your merchants with your new account information. MMFCU's routing number is 291973360.
- 3. Stop Payment on Check.** If you had a check(s) stolen, put a Stop Payment on the checks. 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, agrees to prosecute.

#### Contact the four major Credit Bureaus for additional support:

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: 1-833-395-6938 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

### Debit/ATM/Credit Card Fraud

**1. Review Account Transactions.** Identify any fraudulent/unauthorized transactions. Monitor your credit/debit cards from all financial institutions. If you see any unusual activity, even small dollar amounts, contact your financial institution immediately.

If Fraud occurred via ATM, file a police report and provide MMFCU with a copy so we can assist with the next steps.

**2. Sign up for Alerts.** Stay informed and in control by setting up account alerts and controls on your Visa Debit and/or Credit Cards. MMFCU's real time alerts and controls will inform you about transactions, transfers, payments, and more.

**3. Lock Your Card.** Using the MMFCU Cards App  you can lock your card to temporarily block new transactions to prevent fraud. You can unlock your card in the MMFCU Cards App too.

**4. Deactivate Your Compromised Card.** You can come into your MMFCU office or call 1-866-820-8776 to deactivate your credit or debit card.

To report fraud or dispute transactions on a **credit card**, call 1-866-820-3862.  
To report fraud or dispute transactions on a **debit card**, call 1-866-820-8776.

**5. Place a Fraud Alert.** You can place a free, one-year fraud alert by contacting one of the credit bureaus listed above. This will make it harder for someone to open new accounts in your name.

### Online Banking Fraud

**1. Review Account Transactions.** Identify any fraudulent/unauthorized transactions.

**2. Change Credentials.** Change your Log In credentials by logging in and changing the username and password. If you need assistance resetting a password, contact MMFCU.

**3. Delete Remembered Devices.** In Online Banking, delete any remembered devices to ensure that access will be blocked for anyone who had previously gained access to your Online Banking.

TIP: If you have any other account or card information saved to your device, consider closing and opening new accounts/cards to prevent additional fraudulent activity.

## Bill Pay Fraud

1. **Review Account Transactions.** Identify any fraudulent/unauthorized transactions.
2. **Call Merchants.** Call the merchants who received unauthorized transactions to see if they can reject the funds.
3. **Contact MMFCU.** If you suspect fraud in Bill Pay, contact MMFCU at (218) 829-0371 to learn about your additional options for retrieving fraudulent/unauthorized payments.

TIP: Do not give out any personal information via telephone, email or social media. If you are unsure a phone call or email is legitimate, call your local MMFCU office at a phone number you retrieve from [mmfcu.org](http://mmfcu.org).

## Common Tips

- **Watch your Credit.** You can watch your credit report via [annualcreditreport.com](http://annualcreditreport.com) for future account openings. This is a FREE service to review your credit report annually. You can also sign up for Savvy Money for free in Online Banking for monthly updates on your credit score. Ask an **MMFCU** staff member for more information about Savvy Money.
- **Report it.** Consider reporting fraud or identity theft to the **Federal Trade Commission (FTC)**. When you file a report with the FTC you help them build cases, stop scammers, and alert others about current scams.
- **When in doubt, don't give it out.** It can be difficult to spot all the scams out there. If you have any doubts about who is contacting you, don't give them any private information. Do some research, check the **MN Attorney General's Office** for information about emerging scams or talk to a trusted friend or family member.
- **Keep your contact information up to date.** By updating your contact information, we will be able to reach you quickly in the event that we identify suspicious activity on your account. The **Consumer Financial Protection Bureau** offers How-To guides on protecting yourself from fraud.

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MMFCU Employee Name

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Phone Number

## MORE SUGGESTIONS AND ADDITIONAL RESOURCES

- **Know the red flags of scams.** Red flags of a scam can include pressuring you to send money, threatening legal action, asking for gift cards, or asking you to cash a check or send money via wire transfer.
- **Stop the calls.** Put your phone number on the National Do Not Call Registry to help stop phone scammers from contacting you.
- **Create a strong password.** Strong passwords can be a strong defense against hackers. If you can, use a different password for every site.
- **Be careful about what you throw away.** Don't toss pre-approved credit offers in the trash without shredding them.
- **Federal Trade Commission:** Go to [IdentityTheft.gov](http://IdentityTheft.gov) for help with reporting and recovering from identity theft.
- **The Office of Minnesota Attorney General:** Go to [ag.state.mn.us/Office/Publications.asp](http://ag.state.mn.us/Office/Publications.asp) for a complete list of resource brochures based on the type of fraud you have experienced.
- **Consumer Financial Protection Bureau:** Go to [consumerfinance.gov](http://consumerfinance.gov) and click on Consumer Education. Under Money Topics you will find a section called Fraud & Scams that offers information on how to protect yourself from fraud.
- **Mid Minnesota Federal Credit Union:** Go to [mmfcu.org/events](http://mmfcu.org/events) to find videos on identity theft, senior fraud prevention, and online safety.