

# Avadian Credit Union Fraud Victim Checklist

If you believe you have been a victim of fraud, here are steps you should take immediately:

- Report fraudulent transaction immediately to your financial institution or credit card holder.
- Change the username, password, and PINs for any affected accounts and/or cards.
  - Use strong passwords and set up enhanced security measures where possible.
  - Do not re-use usernames and passwords.
- Have your phone, computer, or other device cleaned if you believe they have been compromised. After your device(s) are cleaned, make sure to change your passwords.
- Add free fraud alerts and/or file disputes with Experian, TransUnion, Equifax, and ChexSystems/Qualifile.
  - Experian.com or call 888.EXPERIAN (888.397.3742).
  - TransUnion.com or call 888.909.8872.
  - Equifax.com or call 800.685.1111.
  - ChexSystems.com to dispute or freeze ChexSystems/Qualifile.
- Get a free credit report and review it for accuracy.
  - AnnualCreditReport.com is one option.
- Report identity theft to the Federal Trade Commission (FTC) at IdentityTheft.gov or call 1.877.438.4338.
  - They provide a recovery plan, and a report helps prove to businesses that someone stole your identity.
- Consider filing a police report with the local authorities.
  - You may need a government-issued ID with a photo and proof of address.
  - Ask for a copy of the report in case you need it later.
- Consider purchasing a credit- or fraud-monitoring service.

## Stay Vigilant

To make sure you don't fall victim to fraud again, we strongly encourage you to remember important tips and be aware of common scams.

To help our members, we've created a page on our website about common scams and important tips.

Scan the QR code at the top of the page to go directly to it. We also encourage you to follow us on social media for regular fraud-prevention tips.

