
FRAUD CHECKLIST

The Credit Union is sorry to hear that you were the victim of fraud. Every situation is different. Below are some recommendations as you recover the security of your account and/or identity. Please ask a Member Advocate if you are not sure which steps may apply to you.

IF YOUR DEBIT OR CREDIT CARD WAS USED FOR A FRAUDULENT CHARGE:

- Complete a dispute as directed in your Membership & Account Agreement
- Obtain a new card at any of our 15 branches or by contacting us at 303-832-4816
- Update card information for recurring payments, Mobile Pay (Apple, Android, or Samsung), and shopping accounts
- File a police report (optional, if desired and if you know the identity of the person using your card)
- Bring in all old cards to be securely destroyed
- Regularly check your account statements for accuracy
- Remember never to write or keep your PIN number with your card

IF YOUR ACCOUNT NUMBER WAS LOST, STOLEN, OR AN UNAUTHORIZED CHECK CLEARED YOUR ACCOUNT:

- Obtain a new account number at any of our 15 branches or by contacting us at 303-832-4816
- Complete a dispute as directed in your Membership & Account Agreement
- Place a code word on your new account
- Update direct deposit information for employers, retirement, investments, etc.
- Update account information for recurring payments
- Register your new account for Online Banking (either use a password vault or keep passwords written down in a locked drawer NOT near the computer)
- Order a new book of checks
- Bring in all check books, cards, and unneeded documents from old account to be securely destroyed
- Regularly check your account statements for accuracy
- Remember to never keep your account number in your wallet, purse, or car

IF YOUR ONLINE BANKING LOGIN CREDENTIALS WERE USED BY ANOTHER PERSON:

- Obtain a new account number at any of our 15 branches or by contacting us at 303-832-4816
- Place a code word on your new account
- Update direct deposit information for employers, retirement, investments, etc.
- Update account information for recurring payments
- Register your new account for Online Banking

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IF YOUR ONLINE BANKING LOGIN CREDENTIALS WERE USED BY ANOTHER PERSON:

- Order a new book of checks
- Bring in all check books, cards, and unneeded documents from old account to be securely destroyed
- If the source of the credential breach is unknown, have your computer scanned for viruses first and then change passwords on all home banking, email and shopping accounts. (either use a password vault or keep passwords written down in a locked drawer NOT near the computer)
- Remember never to disclose your username or password to anyone for any reason

IF YOUR SOCIAL SECURITY NUMBER WAS LOST, STOLEN, OR USED BY ANOTHER PERSON:

- Dispute any unauthorized Credit Union of Colorado accounts or transactions by contacting us at 303-832-4816
- Place a code word on your account
- Contact us at any of our 15 branches or 303-832-4816 to place an identity theft red flag on your account
- Visit identitytheft.gov for resources on identity theft, freezing your credit report, and steps to take with the three different Credit Bureaus to dispute any unauthorized entries. Information below is for Transunion. Disputes may require further action.
- Place a Fraud Alert on your Transunion Credit Report. You will only need to contact one credit bureau to place an identity theft freeze and they are required to notify the other two.
 - Online: <https://freeze.transunion.com>
Phone: 1-888-909-8872
Mail: Transunion Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016
- Regularly check your credit report and account statements
- Pull your credit report yearly at:
 - Phone: 1-844-322-8228
Online: <https://www.annualcreditreport.com>
- File a police report if desired or if you are instructed to do so during a dispute process
- If the source of the identity breach is unknown, have your computer scanned for viruses first and then change passwords on all home banking, email and shopping accounts. (either use a password vault or keep passwords written down in a locked drawer NOT near the computer)
- Remember never to keep your social security number in your wallet, purse, or car



Here to help.®

cuofco.org | 800.444.4816