



FRAUD RECOVERY CHECKLIST

If you've been in contact with a scammer or noticed fraudulent activity, stay calm and act quickly. Below are recommended actions to help limit damage to your accounts and credit.

IMMEDIATE STEPS

Depending on the type of fraud, not all steps may apply.

☐ **Contact TFed immediately.**

Call 508-824-6466 or visit your local branch to report the fraud.

☐ **Notify other financial institutions**

Inform any other banks or credit unions you do business with.

☐ **Place a fraud alert or credit freeze with all three credit bureaus:**

•**Equifax:** 800-349-9960 | equifax.com/personal/contact-us

•**Experian:** 888-397-3742 | experian.com/help

•**TransUnion:** 888-909-8872 | transunion.com/customer-support

*Fraud alerts and credit freezes are free. A **fraud alert** requires businesses to verify your identity before issuing new credit. A **credit freeze** blocks access to your credit report unless you lift the freeze.*

☐ **Report the fraud to the Federal Trade Commission (FTC)**

Call 877-382-4357 or submit a report at reportfraud.ftc.gov

☐ **File a police report**

Contact your local police department to document the incident. You are a victim of a crime!

NEXT STEPS

*Take a breath.
Now that the fraud is reported,
it's time to repair the damage.*

☐ Change affected account numbers, debit/credit cards, and online banking credentials.

☐ Close any accounts that were fraudulently opened in your name.

☐ Contact your credit card company to dispute and remove fraudulent charges.

☐ Review your credit report and file disputes with the appropriate bureau(s) if needed.

BEST PRACTICES

Protect yourself moving forward:

☐ Monitor your accounts and credit report regularly.

☐ Set up alerts for large transactions, balance changes, and cleared checks.

☐ Only visit secure websites that begin with "https."

☐ Avoid clicking on links in emails/texts unless you're sure of the sender. Go directly to the site.

☐ Keep your devices updated with automatic software updates enabled.

STAY INFORMED

*Explore these resources for more
information and tips:*

☐ **NCUA:** MyCreditUnion.gov/protect-your-money/prevention

☐ **Federal Trade Commission (FTC):** ReportFraud.ftc.gov

☐ **CFPB:** ConsumerFinance.gov/fraud

☐ **FBI:** FBI.gov/scams

☐ **AARP:** AARP.org/money/scams

Connecting All Departments: (508) 824-6466 | www.tfed.com

Membership is established by opening a \$5 share/savings account and is available to anyone who lives, works, worships or attends school in Bristol, Barnstable and Plymouth Counties in Massachusetts; Bristol, Kent, Newport and Providence counties in Rhode Island; and the Rhode Island towns of Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond and South Kingstown. Federally Insured By The National Credit Union Administration. Equal Housing Lender. EOE. Revised 06/2025