

# If your Credit or Debit Card is Lost/Stolen

## Contact Card Issuers

First, you should contact your card issuers as soon as possible to review your accounts for unauthorized charges or transactions. If there are unauthorized charges or if you otherwise believe that your card number has been taken by an unauthorized person, you should inform your card issuer on the phone and in writing that the charges were not authorized by you, and you should request that your current card account be closed and a new card issued in your name.

If your CFCU Credit or Debit card is lost or stolen, call 509.235.6533 during business hours and the following numbers if it is after hours.

After Hours Numbers:  
CFCU Credit: 800.991.4964  
CFCU Debit: 800.417.8715



## Protect Credit and Identity

You may wish to consider placing a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing credit accounts. Because creditors seek additional verification from you when a fraud alert is in place on your credit file, one effect of the fraud alert is that it slows the processing time for opening new accounts and making changes on your existing accounts.

To place a fraud alert on your credit file, call any one of the three major credit bureaus. As soon as one credit bureau processes your fraud alert, it will notify the other credit bureaus on your behalf to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.

Equifax - 800.525.6285

TransUnionCorp - 800.680.7289

Experian - 888.397.3742

You may also have rights under applicable state law to request a "security freeze" on your credit report. A security freeze will prohibit a credit reporting agency from releasing any information in your credit report without your express authorization.



## Check Reports Regularly

Even if you do not initially find any suspicious activity on your card accounts, credit reports and/or bank statements, the FTC recommends that you check your credit reports, card charges and financial statements regularly. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports, card charges and financial statements periodically can help you spot problems and address them quickly. Once a year you can obtain a free credit report by calling 1-877-322-8228 or going online to [www.annualcreditreport.com](http://www.annualcreditreport.com).

If you find suspicious activity on your accounts or have reason to believe that your personal information is being misused, it may be necessary for you to file a police report and obtain a copy of that police report. Many creditors require the information the police report contains to absolve you of the fraudulent debts. You may also want to file a complaint with the FTC, which will be logged into its database of identity theft cases used by law enforcement agencies for investigations.

To get free information or file a complaint with the FTC, you may call the FTC at 1-877-438-4338, or use the complaint form located at:

<http://www.consumer.gov/idtheft/>



Did you know you can temporarily put a hold on your CFCU Visa Debit and Credit Cards through our mobile app under the "Manage My Cards" section!

**THE BOTTOM LINE:** Contact us if your card is lost or stolen at 509.235.6533 (Cheney) or 509.598.7151 (Westbow). For after hours call 800.991.4964.



# CFCU

CHENEY FEDERAL CREDIT UNION