FRAUD RECOVERY CHECKLIST

If you suspect you've become a victim of fraud, below are some recommended steps you can take to help fix your credit and limit the impact to your account(s). Depending on the type of fraud, some of these steps may not be applicable.

Immediate Steps

After realizing you've fallen victim to a scam or noticed fraudulent activity, it is important to remain calm so you can take the necessary steps as soon as possible.

- ☐ Call 781-444-2100 or your local Needham Bank branch to let us know that you've been a victim of fraud
- ☐ Contact other financial institutions with which you do business
- ☐ Contact all three credit bureaus to place a fraud alert or credit freeze on your credit report:

  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 both free, however, they have different functions. When you have a fraud alert on your report, businesses must verify your identity before issuing new credit in your name. When you have a credit freeze on your report, access to your credit report is blocked and you cannot apply for new credit unless the freeze is lifted.

- ☐ Submit your case to the Federal Trade Commission (FTC)

  FTC: 877-382-4357, Reportfraud.ftc.gov

- ☐ Contact your local police or sheriff's office to report the fraudulent activity

---

Next Steps

Take a breath. Now that the scam is reported, you can begin to repair the damage.

- ☐ Change any bank account numbers, credit card numbers or debit card numbers affected by fraudulent activity
- ☐ Close any accounts that were opened fraudulently in your name
- ☐ Contact your credit card company to remove any fraudulent charges on your account
- ☐ Review and correct your credit report by filing a dispute with the credit bureau(s) reporting the fraudulent error

NB Needham Bank℠
What can we help you build?

FRAUD RECOVERY CHECKLIST

Potential Steps

Depending on the type of fraud, there might be additional steps you will need to take.

- [ ] Get your electronic devices professionally wiped by a reputable company
- [ ] Re-link any bank accounts, credit cards or debit cards to digital wallets, bill pay, etc.
- [ ] Replace government-issued IDs
- [ ] Clear your name of criminal charges

Best Practices

Follow these steps consistently to keep your accounts safe.

- [ ] Monitor your accounts through online and mobile banking and set up alerts to watch your balances and to detect large withdrawals, large deposits, and when a check clears your account
- [ ] Review your credit reports regularly
- [ ] Use unique passwords that are hard to guess for each account you have
- [ ] Visit secure websites that have the “https” in the web address
- [ ] Confirm email requests via phone prior to making any transactions
- [ ] Avoid clicking on a link or opening an attachment within an email or text message unless it’s from a known source
- [ ] Keep your computers up to date by having automatic updates activated
- [ ] Learn more by visiting these additional resources:

  Federal Trade Commission: Reportfraud.ftc.gov

  Federal Bureau of Investigation: FBI.gov/scams-and-safety

  Consumer Financial Protection Bureau: Consumerfinance.gov/fraud

NB NeedhamBank℠
What can we help you build?