First Steps

Move quickly. The faster you act, the more the law can protect you.

1. Call your bank or card issuer immediately. Tell them you want to stop ongoing fraud and dispute the unauthorized transactions. Identify the specific transactions you are disputing.

2. Dispute the specific transactions in writing to your bank or card issuer. Preferably, this should be done via certified mail.

3. Place a fraud alert with the three major Credit Bureaus. It is free and lasts one year.

4. Get your credit reports. Free weekly at AnnualCreditReport.com. Look for accounts, inquiries, and information you do not recognize.

5. File an FTC Identity Theft Report at IdentityTheft.gov and download a copy of it.

6. Document everything. Names, dates, times, what was said. Keep copies of every letter you send and receive and receipts.

7. Consider a credit freeze. Also free. You must contact each bureau separately.

8. Change passwords and PINs for your bank, email, and other important accounts. Consider using multifactor authentication

9. Contact a consumer attorney. Many take cases with no out-of-pocket cost to you.

NOTE

Be cautious of anyone who claims they can "fix" fraud losses for a fee. Some scammers pose as lawyers or experts and promise quick refunds, but they often take your money and disappear. Always verify credentials and never pay upfront for help.

Contact a NACA attorney using the Find an Attorney Directory or, if you qualify, local legal aid to connect with an experienced and reputable attorney.

consumeradvocates.org/help

Resources and Hotlines

FEDERAL RESOURCES

Federal Trade Commission
IdentityTheft.gov
877-438-4338

Consumer Financial Protection Bureau
ConsumerFinance.gov
855-411-2372

Social Security Fraud (if SSN compromised)
ssa.gov/fraud
800-269-0271

CREDIT BUREAUS

Equifax	TransUnion	Experian
equifax.com	transunion.com	experian.com
800-685-1111	800-916-8800	888-397-3742

FREE CREDIT REPORTS

AnnualCreditReport.com
877-322-8228

LOCAL RESOURCES

Non-emergency services and information: Dial 311

State Consumer Protection Division:

INDIVIDUAL HELP

Local Legal Aid:

Local Legal Aid:

State Bar Association:

AARP: aarp.org/money/scams-fraud | 877-908-3360

National Association of Consumer Advocates:
consumeradvocates.org/help | 202-984-7706

MY CASE INFORMATION

Police report #:________________

Officer/Contact: ________________

Date Reported: ________________

FTC Report #:________________

Are you the victim of an

Unauthorized Financial Transaction?

You have rights and should act quickly to assert them!

HOW CAN I TELL IF A CHARGE WAS "UNAUTHORIZED?"

Under the law, a charge is "unauthorized" when it is initiated by another person ***without your actual authority.***

It does **not** include charges you initially authorized, including those you were tricked into authorizing or charges you made by mistake. It also generally does not include charges made by anyone allowed to use the account or card.

FREE LEGAL HELP MAY BE AVAILABLE

Many consumer-protection attorneys take cases with no out-of-pocket cost. Several federal and state laws require companies that violate the law to pay a winning consumer's attorney's fees.

What is an "Unauthorized Financial Transaction?"

An unauthorized financial transaction is a specific type of fraud. It occurs when someone other than you makes a charge against your bank, debit card, or credit card account without your permission or authority

When can an attorney help you?

- An unknown third party transferred funds from your account
- You've been convinced to give up your password or login information
- Your debit card or bank account has been used without your consent
- You were charged an incorrect amount (e.g., you gave limited permission for a charge that was exceeded)

How to recognize a scam!

- A "Bank" tells you to take your money out of your account.
- You are asked to send BitCoin, Crypto or gift cards to someone you don't know.
- Don't send money to anyone you don't personally know and trust, even if they say it is urgent.
- You can hang up the phone at any time. If you can, ask a trusted family or friend for advice before making any decisions to send money.
- Never click links in texts or emails unless you are 100% sure who sent them.
- If it sounds too good to be true (like someone online saying they can grow your money fast), it probably is.
- Don't feel rushed. Real investments and services will give you time to respond.

Tip: Never take money out of your bank account! Banks and the FBI (or other law enforcement) never ask you to take out funds!

How Long Do I Have to Dispute Unauthorized Charges?

Your exact rights depend on the facts.
You should move quickly once you suspect you discover the unauthorized charge.
The faster you act, the more the law may protect you.

Debit Card Charges or Bank Transfer

Report the fraud to the bank by phone immediately and follow up in writing. Certified mail with return receipt is best. Save copies of all records and communications.

The sooner you report the loss to the bank, the less you can be held responsible for. If you report within:

- 2 business days, your maximum loss is $50
- 60 days, your maximum loss is $500

The bank must investigate reported fraud within 10 business days, and provides consumers financial recourse if it fails to do so. The bank must prove the transfer was authorized to avoid its responsibility to refund unauthorized transactions.

Credit Card Charges

Call the card issuer's fraud line and follow up in writing within 60 days to the address listed for billing inquiries (on the back of account statements). Sending certified mail with return receipt is best. Save copies of all records and communications.

With a credit card, you are disputing a bill. You have 60 days from the statement date to dispute a charge.

You do not have to pay the disputed amount while the company investigates. The card issuer must prove the charge was authorized to avoid its responsibility to refund unauthorized transactions.

Where Can You Get Help?

You should always try to get recourse first through the bank, credit card issuer, or financial product/service used in the fraud. It is also important to remember that fraud and identity theft are crimes, and you have the right to submit a complaint to local law enforcement (a police report may be needed to obtain recourse through the company).

Even if you have already taken these steps, **you should seriously consider other steps to ensure your legal rights are protected.**

The exact rights available to you—and the timelines to assert them—depend on the facts. An individual experienced in consumer protection laws will likely be able to help you navigate the nuances and complexities.

For individualized help and advice, use the National Association of Consumer Advocates' *Find An Attorney* Directory.

consumeradvocates.org/help

Local legal aid organizations also provide free o rlow-cost legal help fo victims asserting their rights in cases involving unauthorized transactions.

You are not alone.

No reason to be embarrased.

Anyone can get scammed.

The sooner you seek help the better!