

IF FRAUDULENT TRANSACTIONS APPEAR ON YOUR ACCOUNT

- 1. IF THERE IS A PHONE NUMBER LISTED WITH THE DEBIT CARD TRANSACTION (POS), CONTACT THE BUSINESS TO TRY TO GET THIS ISSUE RESOLVED WITH THE MERCHANT...IT WILL BE FASTER.**
- 2. IF YOU ARE UNABLE TO GET A PHONE NUMBER OR UNABLE TO GET THIS RESOLVED WITH THE MERCHANT:**
 - A. CONTACT US (WESTMINSTER FEDERAL CREDIT UNION) ASAP SO WE CAN SHUT DOWN YOUR DEBIT CARD AND ORDER YOU A NEW CARD WITH A NEW NUMBER. (YOU WILL RECEIVE THIS NEW CARD IN A WEEK TO TEN BUSINESS DAYS)**
 - B. NOTIFY THE CREDIT UNION OF WHICH TRANSACTIONS ARE FRAUDULANT ALONG WITH A LETTER STATING SUCH (SEE ATTACHED)**
 - 1 \$0 LIABILITY FOR UNAUTHORIZED CHARGES IF YOU REPORT THE LOSS OR THEFT IMMEDIATELY, WITHIN 24 HOURS.**
 - 2 UP TO \$50 IF YOU NOTIFY THE BANK WITHIN TWO BUSINESS DAYS AFTER YOU REALIZE THE FRAUD**
 - 3 UNLIMITED IF YOU FAIL TO NOTIFY THE BANK WITHIN 60 DAYS AFTER YOUR BANK STATEMENT IS MAILED (OR POSTED ON-LINE)**
 - C. NOTIFY THE LOCAL POLICE DEPARTMENT AND FILE A FRAUD CLAIM- BRING A COPY OF THE POLICE REPORT TO THE CREDIT UNION (IF THEY DO NOT GIVE YOU A COPY OF THE REPORT, WE WILL NEED THE CASE NUMBER AND THE NAME OF THE OFFICER AND CITY THAT YOU REPORTED THE FRAUD TO)**
- 3. ONCE WE (WESTMINSTER FEDERAL CREDIT UNION) HAVE RECEIVED THE LETTER FROM YOU AND A COPY OF THE POLICE REPORT – PROVISIONAL CREDIT WILL BE GIVEN TO YOUR ACCOUNT.**