

# Steps to take if you've become a victim of fraud.



Below is a checklist of steps you should take for different types of fraud. These proactive steps can help minimize further damage from the fraud and will help restore control of the situation to you.

## For All Types of Fraud.

- Report fraud to the Federal Trade Commission at [IdentityTheft.gov](https://www.ftc.gov) or call 877-438-4338.

## When Your Debit or Credit Card Number is Compromised.

- Look over your account to make sure all recent transactions are yours.
- A new card with new number will need to be issued.
- If you had automatic transactions tied to your card, be sure to update those transactions with the new card number.
- Be sure to also update your card number with any other vendors who have your card information on file for future payments.

## When Your Checking or Savings Account Number is Compromised.

- Look over your account make sure all transactions are authorized.
- Close the compromised account and open a new account with a new number to stop future fraudulent activity on the account.
- Be sure to update your account number for any automatic transactions you have established on your account.

## When Your Online Banking is Compromised.

- Change your password immediately.
- Change your security questions.
- Look over your Online Banking profile and make sure everything is accurate. (phone, email etc.)
- Username can be changed by calling First Mid Customer Support at 877-888-5629 or a branch location can assist.
- Make sure there has not been a change to the statement delivery method. (i.e. from paper to electronic)

## When Your Social Security Number is Compromised.

- Contact the credit bureaus.
  - TransUnion 888-909-8872
  - Experian 888-397-3742
  - Equifax 800-685-1111
- Contact ChexSystems.  
*A security freeze can be placed to prevent approval of checking, savings, credit accounts, loans, and other services.*
  - Chexsystems.com
  - 800-887-7652 (security freeze)
  - 800-428-9623 (all other inquiries)
- Report to the IRS.
  - [www.irs.gov/identity-theft-central](https://www.irs.gov/identity-theft-central)
  - 800-908-4490
- Monitor credit report every 12 months.
  - <https://annualcreditreport.com>
- If any fraudulent accounts are open, contact the company and let them know you are a victim of identity theft.
- Enroll in a credit monitoring service.

## In the Event of a Cyber Crime.

- Report to the Internet Crime Complaint Center.
  - [www.ic3.gov](https://www.ic3.gov)