

■ Emergency Fraud Response Checklist ■

Immediate Actions (First 24 Hours)

- ■ Call your bank & credit card issuers immediately. Report fraud and request account freezes or closures.
- ■ Request new account numbers and cards. Cancel any linked debit cards.
- ■ Change all passwords (banking, credit cards, email, shopping sites).
- ■ Enable two-factor authentication (2FA) on financial and email accounts.
- ■ Review recent account activity for suspicious charges or transfers.

Next 48 Hours

- ■ Place a fraud alert with Equifax, Experian, or TransUnion (they notify the others).
- ■ Consider a credit freeze to stop new accounts being opened in your name.
- ■ File an FTC Identity Theft Report at IdentityTheft.gov.
- ■ File a police report (banks may require this for reimbursement).
- ■ Update automatic payments and direct deposits with new account information.

Longer-Term Monitoring

- ■ Order free credit reports at AnnualCreditReport.com. Review for unfamiliar accounts.
- ■ Set up text/email alerts for all future banking and card transactions.
- ■ Consider identity theft protection or monitoring services.

■ Remember: *The faster you report fraud, the more protection you have against losses. Act immediately and keep copies of all communications with banks, credit bureaus, and law enforcement.*