



Step by Step: CHECKS & CHECKING ACCOUNT FRAUD



An identity thief may steal your paper checks, misuse the account number from the bottom of your checks or open a new account in your name. If this happens, contact the bank or financial institution and ask them to close the account as soon as possible.

HOW TO REPORT STOLEN CHECK/ACCOUNT NUMBER MISUSE

STEP BY STEP:

- Contact the financial institution.

NOTES:

- Report the fraudulent transaction(s).

Act as soon as you discover any transactions you didn't make.

- Ask it to stop payment on stolen checks and close your account.
- Ask it to report the theft to its check verification system.
- When reporting the fraud in writing, be sure to:
 - Identify the amount and date of the transaction(s).
 - Include your name, address, account number and a copy of your Identity Theft Report or other proof of identity theft.
 - Send it by certified mail, return receipt requested.
- Ask for written notice of the resolution for your records.

- Follow-up with the check verifications companies.

- Report that your checks were stolen.
- Ask them to tell businesses to refuse the stolen checks.

TeleCheck
1 (800) 710-9898

Certegy, Inc.
1 (800) 437-5120

HOW TO REPORT STOLEN CHECK/ACCOUNT NUMBER MISUSE

STEP BY STEP:

- Contact ChexSystems, Inc. to request a free ChexSystems Report.

NOTES:

- Order a free copy of the ChexSystems report that lists checking accounts opened in your name.
- Consider placing a "Consumer Reported Identity Theft Security Alert." Contact ChexSystems for more information.
chexsystems.com or 1 (800) 428-9623

HOW TO REPORT STOLEN CHECK/ACCOUNT NUMBER MISUSE

STEP BY STEP:

- Contact each financial institution where a new account was opened.

NOTES:

- Ask the financial institution to close the account.
- When reporting the fraud in writing, be sure to:
 - Identify the amount and date of the transaction(s).
 - Include your name, address, account number and a copy of your Identity Theft Report or other proof of identity theft.
 - Send it by certified mail, return receipt requested.
- Ask for a letter confirming the closure of any accounts opened.

ADDITIONAL STEPS

STEP BY STEP:

- Request your credit reports.
- Place a fraud alert.
- Consider a security freeze.
- Update your files.

NOTES:

- Find additional information on page 1 of your toolkit.
- Find additional information on page 2 of your toolkit.
- Find additional information on page 1 of your toolkit.
- Record the dates you made calls or sent letters.
 Keep copies of letters in your files.

Remember to get written confirmation of resolutions made by phone.

For more information on filing a complaint or reporting a scam, visit consumer.sc.gov and "How Do I..."