



FRAUD DISPUTE STEPS

If you feel that fraud has occurred on your debit or credit card, complete each step below:

- Block** the Card
 - Call 281.856.5300
 - If calling after-hours, the name on the card with the fraudulent activity is the person that must call to block the card.
 - Visit any branch location

- Obtain** a NEW Card:
 - Visit a traditional branch for an instant issued card or
 - Order a new card to be mailed to you at any branch or
 - Contact the Call Center at 281.856.5300

- Verify** the fraudulent transaction has posted to your account.

- File** a Claim with our Claims Department (see reverse side for details)

- Monitor** your account to ensure no further fraud occurs.

- Enroll** in a fraud monitoring program.

Tips for Preventing Fraud

- Review receipts before you sign
- Monitor your statements
- Keep copies of receipts for your records
- Be aware of your surroundings
- Guard your PIN from fraudster "shoulder surfing"
- Report missing cards immediately
- Don't reveal personal or financial information in an email, text or over the phone.

For more fraud prevention tips, visit <http://www.visasecuritysense.com>

STEPS TO FILING A FRAUD CLAIM

FIRST:

Verify the fraudulent transaction has posted to your account before you call. If one has posted, proceed as follows:

STEP 1:

Gather the following information needed to file a fraud claim:

- Credit/Debit Card Number
- Amount of transaction
- Date of transaction
- Merchant Name

STEP 2:

- Call **833.852.1354**
- Enter your full card number when prompted to hear further options.
- Choose option 3 to file your claim.
- If applicable, our Claims Department will inform you if paperwork is needed to complete the claim. If so, please look for it in the mail.

STEP 3:

- If paperwork is needed, upon receipt, please complete and return within 30 calendar days by fax or mail.
Keep a copy of this paperwork for your records.

IMPORTANT:

A provisional credit request will be posted once FCCU has been notified that a claim has been filed. A provisional credit may take up to 10 business days to appear in your account. If the required paperwork is not received back within 30 days, the provisional credit may be revoked.

For Your Records

Date Claim Filed: _____ Claim Number: _____

Representative: _____

Completed paperwork mailed on: _____