WHAT TO DO IF YOU'RE A VICTIM OF CHECK FRAUD

If check fraud happens, acting quickly matters.

Download this action guide for step-by-step help on what to do, who to contact, and how to protect your money moving forward.

- ☐ **STEP 1:** Contact your financial institution immediately
- ☐ **STEP 2:** Review recent account activity
- ☐ **STEP 3:** Document suspicious transactions
- ☐ **STEP 4:** File a fraud report
- ☐ **STEP 5:** Secure your account
- ☐ **STEP 6:** Replace compromised checks
- ☐ **STEP 7:** Monitor your credit reports for identity theft

Important

If the fraud involves a mobile deposit or electronic check, it should still be treated as check fraud. Report it immediately! Banks can investigate both digital and paper-based scams.

Fraudsters often combine electronic checks, mobile deposits, and instant payment requests (wire, ACH, or peer-to-peer transfers). These combined tactics are designed to create urgency and confusion.

Keep These On Hand

- Financial Institution Phone Number
- Account Numbers
- Fraud Case Number

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