

What to do when you're a victim of fraud.

At Five Star Bank, we understand that dealing with fraud or attempted fraud can be overwhelming – which is why we're here to assist you through the process. Below are proactive steps you can take to help minimize the impact of fraud and protect your accounts from further risk.

Recommended customer actions:

- REPORT FRAUD:** Visit ReportFraud.FTC.gov to report the suspected fraud to the Federal Trade Commission (FTC).
- UPDATE YOUR PASSWORDS:** Change the login IDs and passwords of your financial, email, and other affected or suspected accounts. Enable multi-factor authentication security features where available. If compromised credentials were used elsewhere, reset your passwords for those accounts too. For additional password protection tips, visit our Five Star Bank Security Center.
- SET UP SECURITY ALERTS IN DIGITAL BANKING:** Create and receive phone calls, texts, and/or email notifications for transactions, transfers, attempted and successful logins, account changes, and more.
- MONITOR YOUR ACCOUNTS:** Actively check all your associated accounts for signs of suspicious activity. Report any discrepancies you find directly to the relevant organization.
- REGULARLY CHECK YOUR CREDIT REPORT:** Monitor your credit report for any unexpected activity. Obtain free weekly copies at AnnualCreditReport.com.
- FILE A POLICE REPORT:** Report the fraud to the police to create a formal record of the incident.

Follow these additional steps if you suspect identity theft:

- CONTACT ALL FINANCIAL INSTITUTIONS:** Notify all financial institutions where you hold accounts about the fraudulent activity. Inquire about ways to enhance the security of your accounts with each institution. Where possible, enable multi-factor authentication and utilize other available security controls for accessing all financial account access.
- REPORT POSSIBLE IDENTITY THEFT:** Reach out to the Federal Trade Commission (FTC) to report potential identity theft at IdentityTheft.gov.
- PLACE FRAUD ALERTS AND CREDIT FREEZES:** Contact national consumer reporting agencies to place fraud alerts and credit freezes on your accounts.
 - Equifax: Equifax.com or 800.525.6285
 - Experian: Experian.com or 888.397.3742
 - TransUnion: TransUnion.com or 800.680.7289

FOR FURTHER ASSISTANCE:

Please contact us at **877.226.5578**
or visit your local branch.



**Five Star
Bank**

Member FDIC

REV 06/2024