



United Way of South Wood & Adams Counties



South Wood County
FINANCIAL STABILITY COALITION
A United Way of South Wood & Adams Counties Coalition

FIGHT FRAUD

The cost is increasing: US consumers lost over \$8 billion to fraud in 2022. How can you avoid becoming a victim?

Dealing with fraud & scams, is both confusing and scary, and even worse, if you're not prepared it can be financially devastating.

Nearly 2 out of every 3 debit card users have been impacted by fraud at least once. If you haven't already, it's only a matter of time. The best line of defense? You.

Take action before it's too late.

Learn how to reduce risk, stay safe, and react quickly. Use the strategies & resources below.

NEXT STEPS

Report a Lost or Stolen Card

Contact your bank or creditor within 2 business days to limit potential loss to a \$50 maximum.

Place a Fraud Alert

Contact each credit bureau to report the crime and place a fraud alert & statement on your accounts.

Trans Union: (800) 680-7829

Equifax: (800) 525-6285

Experian: (888) 397-3742

Review Your Credit Report

Request your credit report & make sure there are no additional fraudulent accounts or unauthorized changes to existing accounts or personal information.

www.freecreditreport.com

File a Police Report

Call the non-emergency line at (715) 423-4444 for information; file a report in-person.

RESOURCES

United Way's 211

Dial 2-1-1 or call toll free (877) 947-2211

FTC Identity Theft Hotline

Toll free (877) 438-4338

PROTECT YOURSELF



SHOP SAFELY

Verify the legitimacy of online shops before making purchases, and never enter passwords or personal information on public computers or wifi networks. Use a virtual private network (VPN) for extra protection.



MONITOR ACCOUNTS

Regularly check your bank & card statements as well as your free credit report for any suspicious activity like transactions or lines of credit you didn't authorize.



PROTECT YOUR PIN

Never share your PIN with anyone and use third-party services like PayPal to keep your information private in online transactions.



WATCH YOUR SURROUNDINGS

Beware card skimmers - don't use a machine that looks unusual or tampered with, and warn the establishment. If you ever feel uncomfortable or unsafe using an ATM, you should find a different location.



INFORM OTHERS

Explain financial precautions to your kids before they learn lessons the hard way. Take initiative to be involved in the financial activities of aging parents. Talk with potentially vulnerable friends & family.