



# Reporting Fraud Alerts and Protecting Your Identity

## Protect yourself with Fraud Alerts:

- ✓ Initial alerts last one year, this is for suspected identity theft.
- ✓ Extended alerts last seven years, and requires proof of identity theft.

To set an alert, contact a credit bureau. It's free; all three bureaus will be informed. Active Duty Military Fraud Alert lasts a year, extendable during deployment, and stops credit card offers for two years unless declined.

## Reporting a Fraudulent Charge :

A fraudulent charge is a transaction you did not initiate. If you suspect fraudulent activity on your debit or credit card, you should take the following actions:

- ✓ Contact your local Wellby Financial branch at (281) 488-7070 as soon as possible, and file a fraud report form to investigate and freeze your accounts.



Scan the QR code for more information:

[wellbyfinancial.com/fraud-scam-protection](https://wellbyfinancial.com/fraud-scam-protection)