Steps for Handling Credit Card Theft or Unauthorized Use

Step 1: Contact Your Credit Card or Bank Company Immediately

_____ Call credit card issuer’s 24-hour customer service number
_____ Tell credit card issuer of the theft or unauthorized use, providing dates and as much specific information as possible
_____ Cut up old card, if in possession
_____ Upon receipt of new card, activate immediately and sign back with permanent pen

Step 2: Follow Up With A Letter

_____ Write letter to card issuer detailing:
  _____ Account number
  _____ Your name and contact information
  _____ Date of loss or unauthorized use(s) of card
  _____ Date you first reported the loss or unauthorized use
_____ Send letter via certified mail with return receipt requested
_____ Keep copies of letter and return receipt in your records

Step 3: Contact Credit Reporting Agencies

_____ Call one or all three major credit reporting agencies to report theft or unauthorized use resulting in significant charges, detailing:
  _____ Account number of card in question
  _____ Date loss or unauthorized use occurred
  _____ Date you reported the loss or unauthorized use to credit card issuer
_____ Request that a fraud alert be placed on your account

Step 4: Monitor Your Statements

_____ Check all card statements at least month, if not bimonthly for fraudulent activity
Report any fraudulent activity to credit card issuer

**Step 5: Follow Up**

Contact credit card issuer to ensure no further action regarding the theft or unauthorized use is required on your part

Contact reporting agencies at beginning of month for 3-4 months to ensure that fraud alert remains in place and that no illegal activity has been reported or made on your report

**Step 6: Prevent Future Theft and Unauthorized Use**

Only carry those cards you need

Keep each card you carry in a specific location of your wallet so that you can easily identify when one is missing

Take steps to protect your account information, including:

Only provide account number on calls you initiate

Do not leave credit card account number available to be copied

Tear up or shred old statements and receipts

Cut up old cards