CREDIT CARD FRAUD

WHAT IS CREDIT CARD FRAUD?

Credit card fraud is any type of unauthorized activity that is done on a credit card. This includes transactions and inaccurate changes.

An inaccurate change includes an updated address, email, phone number, or other personal information that was not authorized by the cardholder.

The best way to handle fraud on a credit card is to file a dispute through PSCU, which is a payment processing company that Illinois State Credit Union uses.

THE PROCESS YOU SHOULD TAKE:

1. Contact Illinois State Credit Union in order to get all necessary information
2. Contact PSCU to file a dispute
3. Contact credit bureaus to place a freeze on your credit
4. Contact the police to file a report if necessary
   ***We recommend filing a report for fraud over $300**

WHAT INFORMATION DO YOU NEED?

- Credit Card number
- Date(s) of fraudulent transaction(s)
- Reference number for transactions
- Name of merchant(s)
- Amount(s) of transactions

- The last transaction that YOU authorized
- Statement history
- Email address
- Phone number
- Was your card lost or stolen?

RESOURCES

- Online credit card access: www.gotomycard.com
- Tips to avoid future fraud: https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/credit-card-fraud
- PSCU phone number to call: 866-591-6809