

# DEBIT CARD FRAUD & DISPUTES



## WHAT SHOULD I DO WHEN THERE IS FRAUD ON MY ACCOUNT?

For both a disputes and fraudulent activity ISCU recommends you reach out to the company/merchant first. If they are not compliant, call our debit card customer care number (888) 918-7313.

### Below is a list of items you will want to have prepared:

- Date of transaction
- Dollar amount of transaction
- Company/Merchant
- Who else has access to your account or card?
- Is your card lost or stolen?

## TAKE THESE STEPS:

1. Contact Illinois State Credit Union to collect all necessary information.
2. Contact **PSCU FRAUD DETECTION**.
3. Contact the police to file a report if necessary. *\*ISCU recommends filing a report for fraud over \$300.*

## FRAUD VS DISPUTE

Are we dealing with fraud or a dispute? Your transaction is considered **fraud** if you answer 'no' to the following questions:

- Do you know who made the transaction using your card?
- Is the transaction a result of you signing up for a 'free trial' online where you were required to use your card to pay for shipping only or as a payment method after the free trial ends?
- Did you voluntarily give your card number to anyone over the phone provide it on a mailed form or email, or enter it on a website or through a mobile app?
- Did you voluntarily give or loan your card to anyone?

## RESOURCES

PSCU FRAUD AND DETECTION (DOMESTIC): (888) 918-7313

PSCU FRAUD AND DETECTION (INTERNATIONAL): (727) 299 2449

BLOOMINGTON POLICE DEPARTMENT: (309) 850-8888

NORMAL POLCE DEPARTMENT: (309) 454-9535

WINNEBAGO COUNTY SHERRIFF'S DEPARTMENT: (815) 319-6000

