

Fraud Prevention & Reporting

NMEFCU will never ask members to login to their account through an embedded link contained in an e-mail message. NMEFCU will also never ask members to provide confidential information, such as debit or credit card numbers, PINs or Social Security numbers via e-mail or direct mail, or over the phone. If you receive any message asking you to do this, please do not respond to it. These messages are fraudulent attempts to collect your personal information.

How To Contact Us About Fraud

If you think that you may have received a new fraudulent credit union e-mail, please forward it to our e-mail address nmefcu@norfolkcu.org. If you are concerned that you are a victim of identity theft or other type of fraud visit our main service center, call Member Services at 757-664-4273.

How to Report Fraud

If you feel you are the victim of account fraud or identify theft, act immediately. This should help minimize the damage to your personal accounts and credit rating. If you suspect fraud in connection with your NMEFCU accounts, contact us right away at 757.664.4273. We know this can be an unsettling experience, and we are committed to settling your claim quickly and with as little inconvenience to you as possible.

Check fraud

Please contact us immediately if:

- Your checks are lost or stolen or you don't receive your NMEFCU statement
- You see check transactions on your statement or NMEFCU Online account summary that you don't recognize

ATM & Check Card fraud

Call Member Services at 757.664.4273 immediately if:

- Your ATM or Check Card is lost or stolen
- You see ATM & Check Card transactions on your statement or NMEFCU Online account summary that you don't recognize

Credit card fraud

Call Member Services at 757.664.4273 immediately if your card (or card number) is ever lost or stolen. With your NMEFCU credit card, you are not responsible for unauthorized transactions that are reported promptly. If your card (or card number) is ever lost or stolen — your account is safe. Just report your missing card right away or tell us as soon as you notice any unauthorized activity. The number to call is 800.808.7230, anytime, 24 hours a day. This number is also listed on your monthly statement.

Report to Other Agencies

If you suspect you're the victim of identity theft, you should also contact these agencies:

- **Internet Crime Complaint Center**
<http://www.ic3.gov/>
- **Federal Trade Commission (FTC)**
Identify Theft Hotline: 877-ID-THEFT
www.consumer.gov/idtheft
- **Social Security Administration's Fraud Hotline**
www.ssa.gov/oig
1-800-269-0271
- **Credit bureau fraud hotlines:**
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289