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www.youracu.org

Member Fraud and Unauthorized Activity Report

CONTACT ACU IMMEDIATELY

Contact ACU if activity is continuing, someone may still have access, another payment is scheduled, or it is unsafe to use your normal contact information. Do not list passwords, PINs, or security codes.

Purpose and Instructions

Use this form to report suspected fraud, identity theft, account takeover, financial exploitation, or activity involving an ACU account, card, loan, or service. Complete the sections that apply, write "Unsure" when needed, and complete any supplement provided by ACU.

MEMBER INFORMATION & RESPONSIBILITY				Member Number	
Member Name				Mobile Phone	
Mailing Address				Other Phone	
City, State, Zip				Email Address	
Safe to leave voicemail? ☐ Yes ☐ No					
COMMUNICATION PREFERENCES					
☐ Telephone		☐ Email		☐ Secure message	
☐ Mail		☐ In person		☐ Other:	
Best days/times					
Is any contact method compromised or monitored?				☐ Yes ☐ No ☐ Unsure	
Safe-contact or accessibility instructions					
WHAT ARE YOU REPORTING?					
☐ Identity or personal information used			☐ Unauthorized mobile deposit		
☐ Account/card/loan/service opened without permission			☐ Unauthorized wire		
☐ Account or online/mobile banking accessed			☐ Unauthorized P2P payment		
☐ Password/contact/security settings changed			☐ Unauthorized transfer or bill pay		
☐ Email/phone/device compromised			☐ Money sent due to deception, impersonation, threat, or pressure		
☐ Unauthorized card or ATM transaction			☐ Financial exploitation concern		
☐ Unauthorized ACH			☐ Suspicious contact, no transaction		
☐ Check lost/stolen/forged/altered/counterfeit			☐ Other or unsure:		
☐ Business email or payment instructions compromised					
☐ Authorized purchase/service dispute					
AUTHORIZATION AND PARTICIPATION					
Did you initiate, approve, or authorize the activity? ☐ Yes ☐ No ☐ Unsure ☐ No Transaction					
If yes, was it due to deception, impersonation, threat, pressure, or false instructions? ☐ Yes ☐ No ☐ Unsure ☐ N/A					
Did anyone else have permission to access the account, card, device, or service? ☐ Yes ☐ No ☐ Unsure					
Person and permission provided:					
INFORMATION OR ACCESS SHARED					
☐ Account/routing information			☐ Card information		
☐ Online username			☐ Password/security information		
☐ One-time code or authentication approval			☐ Government ID or SSN/TIN		
☐ Email access			☐ Phone/carrier access		
☐ Remote device access			☐ Check image/information		
☐ Business/vendor information			☐ Other:		

SUMMARY OF EVENTS

Describe how the event began, what you were told or asked to do, what information or access was provided, how money moved, why the activity appears fraudulent, and the sequence of events.

AFFECTED ITEMS

- | | | |
|--|---|--|
| ☐ Checking/savings | ☐ Loan | ☐ Debit/credit/ATM card |
| ☐ Online/mobile banking | ☐ Bill pay | ☐ ACH |
| ☐ Check | ☐ Wire | ☐ P2P |
| ☐ Mobile deposit | ☐ Digital wallet | ☐ Email/phone/device |
| ☐ Identity information | ☐ Business account | ☐ Other: |

TRANSACTIONS AND ACTIONS - ☐ No transaction occurred ☐ Transactions listed below

List each transaction separately. Write "Unsure" when information is not known. Do not include passwords, PINs, or full card numbers.

Posting Date	Amount	Merchant	Transaction Type	Authorized?	Benefit received?

- | | |
|---|--|
| ☐ Contacted ACU | ☐ Locked/replaced card |
| ☐ Changed password/security settings | ☐ Secured email/phone/device |
| ☐ Contacted merchant/recipient/other institution | ☐ Filed identity theft or police report |
| ☐ Reviewed credit/fraud alert/freeze | ☐ Other: |

SUPPORTING DOCUMENTS

- | | |
|---|---|
| ☐ Transaction/account records | ☐ Check image |
| ☐ Receipt/invoice/contract | ☐ Emails/texts/screenshots |
| ☐ Call records | ☐ Merchant/recipient communication |
| ☐ Wire/ACH instructions or authorization | ☐ Shipping/tracking |
| ☐ Credit/identity theft report | ☐ Law-enforcement information |
| ☐ Device/carrier notice | ☐ Business records |
| ☐ Other: | ☐ None currently available |

MEMBER CERTIFICATION

I certify that the information provided in this form and its attachments is true and complete to the best of my knowledge. I have identified any activity I authorized, participated in, or from which I received money, goods, services, proceeds, debt relief, or another benefit. I understand ACU may review relevant records and request additional information. Submitting this form does not determine the outcome of my report or guarantee reimbursement.

Member Printed Name

Member Signature

Date

WHAT HAPPENS NEXT

ACU will document and review the report and may request additional information. Different requirements may apply depending on the account, transaction type, payment method, and circumstances. Receipt is not a decision or promise of reimbursement. Contact ACU promptly with new activity or information.

RETURN INSTRUCTIONS

Upload online: Attach this completed form and any supporting documents to the Contact Us About Fraud form at youracu.org/security-report-fraud

In person: Any ACU branch