

# HOW TO HANDLE ACCOUNT FRAUD



**IF YOU SUSPECT YOU MIGHT BE A VICTIM OF ACCOUNT FRAUD PLEASE TAKE THE FOLLOWING STEPS IMMEDIATELY:**

**STEP 1: REPORT FRAUD TO MAGNOLIA STATE BANK.  
CALL: 1-855-BANKMAG (226-5624)**

**STEP 2: CONTACT THE CREDIT REPORTING AGENCIES  
TO PLACE A FRAUD ALERT ON YOUR CREDIT REPORT.**

**STEP 3: REPORT ID THEFT TO THE FEDERAL  
TRADE COMMISSION.**

**AFTER NORMAL BANKING HOURS CALL:**

Credit Card Customer Service: 1-800-423-7503  
Credit Card Lost/Stolen Support: 1-800-423-7503  
Debit Card Lost/Stolen Support: 1-800-500-1044  
Debit Card Fraud Verification: 1-800-369-4887

**REPORT TO:**

Equifax: 1-888-766-0008  
Experian: 1-888-397-3742  
TransUnion: 1-800-916-8800

**CALL 1-877-IDTHEFT (438-4338)**

**Report online at <https://www.ftc.gov/>**

**Depending on the transaction and type of fraud, more steps may be required such as closing accounts, obtaining your credit report and contacting Social Security Administration. A bank representative will help you determine your next steps.**