



1278 Rocky Point Drive • Oceanside, CA 92056  
800.736.4500 • frontwavecu.com

## Card Fraud Notice

If you've been a victim of card fraud and there are unauthorized charges (activities made with your debit or credit card in which you had no previous dealings with the merchant) **please notify Frontwave Credit Union immediately to report the fraudulent activity.**

To report fraudulent activity on your Frontwave Credit Union account(s):

- Contact a Member Solution Center representative:
  - Local and International: 760-631-8700
  - Domestic toll free: 800-736-4500
- Visit your nearest Frontwave Credit Union branch
- Email [cservice@frontwavecu.com](mailto:cservice@frontwavecu.com)
- Or send a secure message from your home banking

**\*\*You must notify the credit union of any transaction error, discrepancy or fraud within 60 days of your account statement being issued out on which the transaction(s) appeared.**

### **FRAUD CLAIM PROCESS:**

What you need to do after you have notified Frontwave of the fraudulent card activity?

1. **Complete Affidavit of Fraudulent Card Activity form.** This form must be completed and submitted to Frontwave Credit Union, with a copy of your ID, within 15 business days from the date you first notified Frontwave of the fraudulent activities. Any extension of this time must be approved within the 15 days.
2. Provide a copy of your ID. Military ID is not accepted unless provided in person to a branch representative.
3. Depending on the type of card transaction(s), **you may be requested to file a police report.**
4. Immediately after reporting the fraud to the credit union, a new card can and will be issued to you upon your request.
5. **Allow 7-10 business days for processing your claim.** You will be notified by mail or email regarding the status of your fraud claim.

**If you've notified Frontwave Credit Union of any fraudulent card activities on your account, and no longer wish to pursue a fraud claim, you must complete the Fraud Cancellation Notice and submit it to Frontwave Credit Union immediately.**

### **DISPUTE PROCESS:**

A dispute is when you have previously authorized a charge or charges from a merchant, however; you were charged the wrong amount, you cancelled and the charge continued posting, the service was not rendered, or merchandise was never delivered or received, etc.

What to do if you have a credit or debit card dispute?

- **First, please attempt to resolve the issue with the merchant** - The merchant must be notified and given the opportunity to correct the error in good faith before the credit union can step in and dispute the charge.
- **Complete the Dispute form (Not Affidavit of Fraudulent Card Activity)** - If the merchant is unable to rectify the problem, please complete the Card Dispute form with your full statement, or provide a detailed letter explaining the discrepancy, the merchant's response when contacted, and include the name of whom you spoke with (documents must be received within 15 calendar days of notifying the credit union).



# Member's Statement

(Detailed Explanation)

**I agree that any information relating to the unauthorized use of this account may be provided to any investigative or prosecutorial agency. I also agree that I may be required to file a local police or military police report and provide a copy of the report, if requested.**

**This loss has been reported to the police. Department \_\_\_\_\_ Case # \_\_\_\_\_**

**By signing below, I certify to the best of my knowledge and belief that all of the information on and provided with this affidavit is true, correct, complete, and made in good faith. I also understand that this affidavit may be provided to federal, state, and local law enforcement agencies for such action with their jurisdiction as they deem appropriate. I understand that under penalty of perjury knowingly making any false or fraudulent statement or representation on or with this affidavit may constitute a violation of 18 U.S.C. or other federal, state, or local criminal statutes and may result in imposition of a fine, imprisonment, or both.**

**Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_**

**(Ink signature required.)**



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Dear Member,

We understand that you are filing a fraud claim with Frontwave Credit Union, which means your account information has been compromised and you are the victim of fraud and may be susceptible to identity theft. Since claims are required to be in writing we request that you complete an Affidavit of Fraudulent Card Activity form, which can be provided by contacting Frontwave Credit Union or from our website at [www.frontwavecu.com](http://www.frontwavecu.com). To protect your identity we suggest that you do the following:

1. File a police report with your local law enforcement agency and obtain a case number.
2. Request a copy of your credit report at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>. Or, you can also go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or [www.freecreditreport.com](http://www.freecreditreport.com). Once you receive your report, look for any unauthorized accounts and/or inquiries from companies you do not recognize. If you discover any accounts that have been opened in your name, contact these companies and advise them that the accounts are unauthorized and you are the victim of identity theft.
3. Should you discover any unauthorized accounts that have been opened in your name, contact the three credit reporting agencies and request that they put a fraud alert on your account.
  - Equifax 1-800-525-6285
  - Experian 1-888-397-3742
  - Trans Union 1-800-680-7289

With an affidavit and police report you are ensuring that the crime has been reported and that any and all accounts opened in your name and/or Social Security number are fraudulent, which also protects you as a consumer.

For further reference you may call or go to:

**Federal Trade Commission**      <http://www.consumer.gov/idtheft/>  
**Identity Theft Resource Center**      <http://www.idtheftcenter.org>      (888) 400-5530

Frontwave Credit Union Fraud Department