

☐ **C Cut contact** Stop answering. Send no more money, codes, or personal information.

Who contacted me, and how _____

What I sent or told them _____

☐ **A Alert your bank** Call the number on your card. Ask them to stop or reverse the payment.

Spoke to _____ Date and time _____

Reference number _____

What happens next _____

☐ **L Lock down accounts** Change email password, then bank, then the rest.

Accounts changed _____

Two-step sign-in turned on for _____

☐ **M Make reports** Save messages and receipts. Report to the FTC, the FBI, and local police.

Police report number _____ Officer or station _____

FTC report number _____ FBI report number _____

Other reports and notes _____

You don't have to do this alone.

Ask someone you trust to help.

Keep watching your accounts.

Be wary of anyone promising to recover your money.



owlguardian.net/scam-help

Scan for who to call and what to say at each step.

Never use a phone number given to you by the person who contacted you. Use the number on your card, on a statement, or on this page.

Your bank or card company

Number on the back of my card _____

Second bank or card _____

If you sent a wire transfer

Western Union	1-800-448-1492
MoneyGram	1-800-926-9400
Ria	1-877-443-1399

If you used a payment app

Zelle Call your bank first	1-844-428-8542
Venmo	1-855-812-4430
Cash App	1-800-969-1940

If you paid with gift cards

Amazon	1-888-280-4331
Apple, iTunes	1-800-275-2273
Best Buy	1-888-237-8289
Target	1-800-544-2943
Walmart	1-888-537-5503
Visa	1-800-847-2911
Vanilla	1-833-322-6760
American Express	1-877-297-4438

Protect your identity

IdentityTheft.gov A recovery plan from the FTC	1-877-438-4338
Equifax Ask all three for a free credit freeze	1-800-685-1111
Experian	1-888-397-3742
TransUnion	1-888-909-8872
Free credit reports AnnualCreditReport.com	1-877-322-8228

If you mailed cash or a check

US Postal Inspection Service	1-877-876-2455
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Report the scam

Federal Trade Commission ReportFraud.ftc.gov	1-877-382-4357
FBI Internet Crime Complaint Center Online only	ic3.gov
National Elder Fraud Hotline Age 60 and over. Mon to Fri, 10am to 6pm Eastern	1-833-372-8311
Scam text messages Forward the text to your phone carrier	7726
Local police, non-emergency	_____

If someone pretended to be

Amazon	reportascam@amazon.com
Apple	reportphishing@apple.com
Microsoft	microsoft.com/reportascam
PayPal	phishing@paypal.com
Social Security	oig.ssa.gov/report
IRS Phone line is the Treasury Inspector General	1-800-366-4484 phishing@irs.gov
Medicare	1-800-633-4227
US Postal Service	spam@uspis.gov

Someone to talk to

AARP Fraud Watch Helpline Mon to Fri, 8am to 8pm Eastern	1-877-908-3360
Eldercare Locator Finds local help for older adults	1-800-677-1116