

## ***Fraud and Scam Resources***

### ***File a Complaint***

**Internet Crime Complaint Center (FBI):** Report Spam, attempts to fraudulently obtain money or valuables, and criminal activity (threats, hacking, child pornography, copyright infringement) using the internet. <https://www.ic3.gov/>

**United States Postal Inspection Service Mail Fraud Complaint Form:** Report attempts to fraudulently obtain money or valuables through the postal system. Also provides Contact information to report Mail Fraud. <https://www.uspis.gov/report/> or by phone: **1-888-877-7644**.

**Federal Trade Commission Complaint Assistant:** Report identity theft or complaints regarding credit reports, debt collectors, or poor business practices. <https://reportfraud.ftc.gov/#/>

### ***Additional Fraud Resources***

**NHFCU SecURE Fraud Protection:** a FREE tool provided to NHFCU members via the NHFCU mobile app and It'sME247 online banking. This tool provides ID Restoration, Dark Web Monitoring, and Breach IQ prevention to aid in monitoring potential personal data exposure and resolving possible issues. Additional Service upgrades are available through Sontiq, (a TransUnion Company), for a minimal monthly fee. Learn more about how they can help by contacting [financialservices@sontiq.com](mailto:financialservices@sontiq.com), or [nhfcu@sontiq.com](mailto:nhfcu@sontiq.com), or call **833.430.1239**.

**SD State Attorney General's Consumer Protection Office:** provides counseling and information regarding financial privacy, identity theft, free credit reports, Opting-Out of offers, theft or misuse of social security number, security breaches, placing alerts or freezes on a credit file, and more. This is a great resource and referral! **800-300-1986**, [www.atg.sd.gov](http://www.atg.sd.gov).

**NHFCU Webinar on Fraud, Scams, and Identity Theft** found on our website, [www.northernhillsfcu.org](http://www.northernhillsfcu.org). Look for Webinars under the News tab. Great Information presented by Jody Gillaspie, Director of the Office of Attorney General's Consumer Protection Division in Pierre.

**Federal Trade Commission:** Resource if identity is stolen. <https://www.identitytheft.gov/>

**Federal Trade Commission:** report fraud in your communities. <https://reportfraud.ftc.gov/#/>

**Federal Trade Commission:** Resource to learn about the latest scams, get advice to help you avoid, report, and recover from them. <https://consumer.ftc.gov/scams>

**Crypto Scams:** Report fraud and other suspicious activity to whatever crypto exchange used to complete the crypto transaction and to the following bureaus using these links – The **FTC:** <https://reportfraud.ftc.gov/#/>, **learn more at** <https://consumer.ftc.gov/articles/what-know-about-cryptocurrency-and-scams>  
**Consumer Finance:** <https://www.consumerfinance.gov/complaint/>; **eConsumer.gov:** <https://www.econsumer.gov/en/Home/FileAComplaint/1#crnt>; The **FBI:** <https://www.ic3.gov/default.aspx>; The **U.S. Securities and Exchange Commission:** <https://www.sec.gov/tcr>.

**NCUA – Fraud Prevention Center:** information regarding Fraud and Scams, Identity Theft, Online Security, Fraud Alerts, and Fraud Resources. <https://www.mycreditunion.gov/fraud-prevention-center>

**FBI – Common Fraud Schemes:** A list and description of various scams and crimes. Click on each item for further details. <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes>

**AARP – Scams & Fraud:** information on various scams and identity theft. Also a full Fraud Resource Center along with learning how to spot and avoid common scams. <https://www.aarp.org/money/scams-fraud/>

**United States Postal Inspection Service:** A list of various scams with tips and prevention information on each topic. <https://www.uspis.gov/tips-prevention/>

**IRS:** Identity Theft Central Webpage, [irs.gov/identitytheft](https://irs.gov/identitytheft)

**Consumer Financial Protection Bureau:** [www.consumerfinance.gov/consumer-tools/fraud/](http://www.consumerfinance.gov/consumer-tools/fraud/)

**US Department of Justice – Elder Financial Exploitation:** information on Senior Scams and Resources. Also provides National Elder Fraud Hotline for those individuals over the age of 60 who may be a victim of Fraud: **833-372-8311**, <https://www.justice.gov/elderjustice/financial-exploitation>

**State Elder Abuse Hotline** – if you suspect elder abuse, neglect, or exploitation. In South Dakota Report Elder Abuse at **605.773.3656**. For more information visit <https://dhs.sd.gov/ltss/adultprotective.aspx>. Report Elder Abuse in a Nursing Home or Long Term Care Facility at 605.733.3656. **In an emergency call 911 or the local police.**

### ***How to Spot a Fake***

**USPO Money Orders:** Contact the Postal Inspection Service at **877-876-2455** if fraud is suspected. Contact the Money Order Verification System at **866.459.7822** if given a fake money order. Go to <https://www.usps.com/shop/money-orders.htm> for further information.

**Federal Trade Commission:** information regarding fake checks and if a member has already sent funds to a scammer, [ftc.gov/fakechecks](https://ftc.gov/fakechecks), if used gift cards as payment, [ftc.gov/giftcards](https://ftc.gov/giftcards)

**National Consumers League:** information regarding fake checks used in scams, [www.fakechecks.org](http://www.fakechecks.org)