What to do if You Already Paid a Scammer

- If you realized you've paid a scammer with your credit or debit card, contact your bank or credit card company. Report the scam and ask for a "chargeback" to get your money back.
- 2. If you paid a scammer with a gift card, prepaid cash, or cash reload card, contact the company that issued the card and tell them what happened. They might be able to refund your money.
- If you paid a scammer with a wire transfer, contact the transfer company: MoneyGram at 1-800-MONEYGRAM (1-800-666-3947) Western Union at 1-800-325-6000
- 4. If you paid a scammer with a money app on your mobile phone, call the company who runs the app. If your app account is linked to your bank card, call your bank first.
- 5. If you gave a scammer access to your computer, update your security software, then run a scan and delete anything it identifies as a problem.
- 6. If you gave your login information to a scammer, change it immediately. Also change it wherever you use that same login information.
- 7. If you gave a scammer your social security number (SSN), you can monitor your credit report at <u>https://identitytheft.gov</u>
- 8. If someone calls and offers to help you recover lost money, don't give them any information. They are most likely a scam caller as well.



States have legal and financial assistance for victims of fraud. Find out how to contact your State Attorney General's Office here: <u>https://www.usa.gov/</u> <u>state-attorney-general</u>

We believe that ALL people deserve a chance to learn and succeed.

Ascendant Community Education ("ACE") partners with banks and other financial services companies to provide free financial literacy education to low to moderate income households.

AscendantEducation.org



Learning Together to Make Life Better