

Fraud Victim Resource Guide

Act quickly. Document everything. Report the scam.



Contact 21st Century Bank Immediately

If money was sent, an account or card may be compromised, or login information was shared. Prompt reporting may help limit additional loss.

CALL NOW

763.767.2178

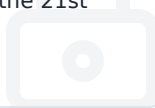


STEP 1

Secure Your Accounts

If you notice unauthorized access or suspect fraud, act on these first:

- Contact the bank to report suspicious activity and discuss available transaction recovery options.
- Stop communicating with the suspected scammer and do not send additional money.
- Change compromised passwords and enable multifactor authentication when available.
- If information was exposed, consider a fraud alert or credit freeze. Fraud alerts: Equifax 1-800-525-6285, Experian 1-888-397-3742, TransUnion 1-800-680-7289.
- Lost or stolen debit card after hours: 1-800-472-3272. You may also freeze your debit card through the 21st Century Bank mobile app.

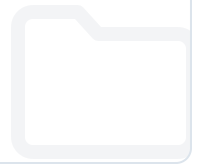


STEP 2

Preserve Evidence

Keep copies of the following:

- Emails, texts, social media messages and voicemails
- Screenshots, receipts and payment confirmations
- Account statements and transaction details
- Names, phone numbers, websites, account details, virtual currency wallet addresses and complaint confirmation numbers



STEP 3

Report the Scam

- **Minnesota Attorney General's Office** — ag.state.mn.us/Office/Complaint.asp
- **Federal Trade Commission** — ReportFraud.ftc.gov
- **FBI Internet Crime Complaint Center** — IC3.gov
- **Local Law Enforcement** — Call your local police department
- **Identity Theft Recovery** — IdentityTheft.gov



STEP 4

Protect Against Further Loss

Fraud recovery doesn't end with the first report — stay alert:

- Monitor bank and credit card accounts for unfamiliar activity.
- Be cautious of anyone offering to recover lost funds for an upfront fee. Recovery scams often target prior victims.
- Tell a trusted family member or support person if pressure, secrecy, or coercion is involved.



Important: Recovery is not guaranteed. This guide provides general resources and does not replace advice from law enforcement, legal counsel, or the administering agency.

21ST CENTURY BANK
763.767.2178

AFTER-HOURS DEBIT CARD ELDER FRAUD HOTLINE
1-800-472-3272 1-833-372-8311

FRAUD CENTER
Text 96923 or call
800.237.8990

FRAUD CENTER CALLBACK
855.293.2456