Think You've Been Scammed? Act Fast

It's not your fault. Scammers are professionals. Acting quickly can stop more losses.

Right now

- **Stop contact** with the scammer. Don't send more money, even if they promise a refund.
- **Call your bank or card company** using the number on your card. Ask them to stop or reverse payments.
- Gift cards: call the card company right away with the card numbers and receipt.
- **Change passwords** on any account they may have seen, starting with email.

Next steps

- Report at **ReportFraud.ftc.gov** and the FBI's **ic3.gov**. If your identity was stolen, use **IdentityTheft.gov** for a recovery plan.
- Place a free **credit freeze** with Equifax, Experian and TransUnion.
- Beware of "recovery" services that promise to get your money back for a fee. That's often a second scam.
- Talk to someone you trust. You don't have to handle this alone.

Age 60 or older? Call the National Elder Fraud Hotline: **833-FRAUD-11 (833-372-8311)**. In an emergency, call 911. Netivo can help with next steps: **(913) 349-3363**.