

Important information for Scam/Fraud victims



If you have been a victim of a scam or fraud, you are not alone. Scams and fraud have become a billion dollar industry affecting persons of every age. Banking scams happen in many forms such as: check washing, phishing, and online account takeover.

What are your next steps?

Based on the type of fraud that has occurred, you may possibly need to close your account and open a new one, obtain a new debit card, and/or reset and monitor your electronic access.

Questions you may have:

Do I need to open a new account?

If you gave out your account number, allowed access to your online portal, or have confirmation that a check you wrote has been processed by someone other than the intended payee, then YES, a new account will need to be opened. Your current account will be frozen until a new account is opened.

How do I go about opening a new account?

You will need to come to the bank within 1 business day to meet with a Customer Service Representative (CSR).

What will I need when I meet with the CSR?

You will need your valid current gov't issued ID and listing of outstanding checks. A list of all recurring automatic withdrawals and automatic deposits processed on a regular basis will also be required.

How will outstanding account items be handled?

Once your new account is opened and we have verification of known items, we will redirect the items (checks and ACH only) to be processed through the new account for 30 days. Items presenting against the closed account after 30 days will be returned as "account closed". It will be your responsibility to notify anyone you receive direct deposits from (employer, SSA, pension, etc.) along with any companies that you have authorized to take automatic withdrawals, of your new account information.

How may this affect my debit card?

If fraud occurred on your debit card (only) - your card will be closed and a new one will be issued. You will work with our Deposit Operations department to handle any unauthorized transactions and begin the process of obtaining your new card (please allow 7 - 10 business days for arrival). If your account had to be closed due to fraud, the CSR will have you sign a form updating your card to reflect the new account number.

If I allowed access to my online portal, will it need to be shut down?

Normally, once your online access has been compromised, our Deposit Operations department will help you update your username and password. They will also delete any unknown devices that may have been used to log on along with verifying the verification code will come to you, not any scammer. You should also contact a (known) professional computer technician to thoroughly clean and secure your system.

Depending on the type of fraud you may need to contact any of the following: Credit Bureaus, Social Security office, State Police, Postal Service, Venmo / Cash App / PayPal or the Federal Trade Commission (FTC). A list of contact numbers can be supplied by a CSR upon request.