

Personal Fraud

- Gather all important information such as account number, date of fraudulent activity, date noticed, type of fraudulent activity, etc.
- Immediately contact your financial institution. Financial professionals will be able to give you specific advice and direct you on next steps.
- Consider placing a fraud alert on your accounts. This acts as a red flag for lenders and requires extra verification. You can ask about this when you contact your institution.
- Consider filing a report with local law enforcement and the Federal Trade Commission.
- Change your passwords. Changing your online banking password can keep fraudsters out. Be sure not to repeat the same password across all accounts.
- If you believe any of your personal identifiable information has been stolen, request a credit freeze. This prevents creditors from accessing your credit file which hinders others from opening accounts in your name.



If you believe you are a victim of fraud on any of your Spero Financial accounts, contact us as soon as possible!

While this list is a great starting point, we can provide specific resources and recommendations once we have had an opportunity to review your specific situation!

Visit any Spero Financial branch or contact us at 800.922.0446.