NAVY FEDERAL Credit Union

Dear Navy Federal Member:

This letter is in reference to your Navy Federal Visa® Check Card. Thank you for alerting us about potential fraud activity on your account. If someone else has used your account without your knowledge and authorization, this is a serious matter. We will do everything we can to resolve this issue in a timely manner. **The Visa Check Card associated with the fraudulent transactions will be canceled immediately**, if not done so already, upon receipt of your completed Statement of Forgery.

Enclosed is a Statement of Forgery. This form must be **completed and signed** by the cardholder. Please return the Statement of Forgery within 10 business days of receiving this letter. A delay in returning this form will not only delay your provisional credit, but also may reduce our ability to resolve the issue. If you still have the card in your possession, please destroy it immediately.

For your convenience, the Statement of Forgery is broken down into three sections. In the first section, you will provide the card number that was used fraudulently, your Access Number, and contact information. In the second section, you will provide information regarding how the fraudulent activity may have occurred (e.g., lost card, stolen card, stolen account number) and any information about who may be responsible for the charges. You are also required to provide your signature in this section. In the third section, you will **list all the fraudulent charges**, to include the amount, date, and merchant name. To expedite your claim, you may **fax the completed form to 703-206-4516**. Otherwise, you may mail it in the envelope provided. Be sure to make a copy of the Statement of Forgery for your records.

Once Navy Federal has received your Statement of Forgery, it will be assigned to a Fraud Resolution Specialist. Please be aware that the role of a Fraud Resolution Specialist is to pursue reimbursement avenues intended to reduce losses. They do not initiate criminal investigations; however, a Specialist may contact you during the claim process if additional information is needed in reference to your claim. **Please note:** if we determine the charges to be valid, they may be applied back to your account.

The security of your account is our first priority. If you have any concerns or need assistance completing this Statement of Forgery, call toll-free in the U.S. at 1-888-842-6328 or toll-free internationally at 1-800-0-842-6328. Representatives are available 24 hours a day to assist you. If you are enrolled in Navy Federal's online Account Access, you may send your questions through **navyfederal.org** by selecting "Account Services" and "Send Us a Message."

Navy Federal®

Statement of Forgery for Visa® Check Card/Business Check Card

The Visa Check Card associated with the fraudulent transactions will be canceled immediately, if not done so already, upon receipt of your completed Statement of Forgery. This entire form must be completed where applicable and **SIGNED** by the cardholder, then returned to Navy Federal.

Section 1

Cardholder Name: First	MI	Last	Suffix	Access Number

Visa Check Card Number	Daytime Telephone No.	Alternate Phone No.	Date Reported to Navy Federal *(MM/DD/YY)*
	– –	– –	/ /

Section 2

I, _____, residing at _____,

state to the best of my knowledge that the above-referenced Visa Check Card was **(please mark only one appropriate selection)**:

- ☐ **Lost: Date Card Lost** ☐☐/☐☐/☐☐. I have not used the Check Card identified above for the purchase of merchandise or services, to withdraw cash, or for any other purpose since the above date.
- ☐ **Stolen: Date Card Stolen** ☐☐/☐☐/☐☐. I have not used the Check Card identified above for the purchase of merchandise or services, to withdraw cash, or for any other purpose since the above date.
- ☐ **Never Received in the Mail:** I requested a Check Card from Navy Federal Credit Union, but never received the card in the mail.
- ☐ **Used Unauthorized:** I had my Check Card in my possession when my account number was fraudulently used.
- ☐ **Never Requested:** I never requested a Check Card from Navy Federal Credit Union.

I have not used this Visa Check Card/Number for any of the transactions since the above date. I have not authorized anyone else, orally or in writing, nor have I given consent nor do I have knowledge of implied consent, to use or have possession of said Visa Check Card/Number. I have not received and will not receive goods or services, or will not otherwise benefit, directly or indirectly, from transactions made after the date shown above.

I believe that sales drafts, ATM transactions, telephone/mail orders, or applications bearing my purported signature, or the purported signature of person(s) authorized to use my Visa Check Card/Number following the date reported above, are and will be forgeries.

By signing below, I certify to the best of my knowledge and belief that all of the information on and attached to this affidavit is true, correct, complete, and made in good faith. I also understand that this affidavit may be provided to federal, state, and local law enforcement agencies for such action with their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation on or with this affidavit may constitute a violation of 18 U.S.C. or other federal, state, or local criminal statutes and may result in imposition of a fine, imprisonment, or both.

Cardholder Signature *(Required)*

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Section 3

The transaction(s) identified were not made by me nor by anyone acting upon my authority or with my consent or knowledge.

☐ I have no knowledge of the identity or whereabouts of the person(s) using the Card.

☐ I can identify the suspect as:

Name

Address

Phone No.	Social Security Number
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List of Fraudulent Transactions *(Required)*

Please list all fraudulent charges in the space below to ensure that they are included with your fraud case. Include the merchant name, dollar amount, and transaction date for each charge. If there are a large number of charges, you may attach a copy of your billing statement(s) with the fraudulent charges marked in ink (please do not highlight charges if you are faxing). You may also list any additional charges on the back of this affidavit.

Transaction Date *(MM/DD/YY)*	Merchant Name	Dollar Amount
/ /		$
/ /		$
/ /		$
/ /		$

List Continues and Signature is Required on Back

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List of Fraudulent Transactions *(Continued)*

Transaction Date *(MM/DD/YY)*	Merchant Name	Dollar Amount
/ /		$
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Signature ▶		Date *(MM/DD/YY)* / /