FREE COMPANION RESOURCE • PODCAST EPISODE 4

SCAM RECOVERY CHECKLIST

Start with speed, not shame. Work down this one-page list in order.

IF MONEY MOVED RECENTLY, CALL THE BANK OR PAYMENT PROVIDER NOW.
Ask for the fraud department, a hold/recall/reversal or refund, a case number, and the representative's name.

1 STOP CONTACT • SAVE EVIDENCE

- Send no more money, codes, documents, or "recovery fees." Do not warn the scammer that you are reporting.
- Save messages, receipts, account details, transaction IDs, wallet addresses, usernames, phone numbers, and screenshots.
- Tell a trusted person. What happened is a crime—not a personal failure.

2 CONTACT THE PAYMENT SOURCE

Bank / Zelle / wire	Call the bank or wire company fraud team. Ask for a hold, recall, reversal, and contact with the receiving bank.
Credit / debit card	Call the issuer using the number on the card. Report fraud, dispute the charge, and replace the card if advised.
Payment app	Report it in the app; ask for reversal/refund. Also call the linked bank or card issuer.
Gift card	Call the issuer using the number on the card. Keep the card and receipt; ask for a freeze/refund.
Cryptocurrency	Call the exchange or ATM operator with the transaction ID and wallet address. Ask whether it can be frozen or reversed.
Cash by mail	Call U.S. Postal Inspection Service: 1-877-876-2455 and ask about Package Intercept. Call another carrier directly.

3 SECURE ACCOUNTS & IDENTITY

- Change your email password first; then every exposed or reused password. Turn on two-factor authentication. Never share a verification code.
- If device access was granted: remove remote-access software, update security, scan for malware, and revoke unknown sessions/devices.
- Call financial institutions. Replace cards/accounts if advised; add alerts. Call your mobile carrier if your number was taken over.
- For exposed or misused identity information, follow the personal plan at IdentityTheft.gov.

4 FREEZE CREDIT • ALL THREE

Equifax: 1-800-685-1111 • Equifax.com/personal/credit-report-services

Experian: 1-888-397-3742 • Experian.com/help

TransUnion: 1-888-909-8872 • TransUnion.com/credit-help

Fraud alert: contact one bureau; it notifies the other two. Review reports at AnnualCreditReport.com.

5 REPORT & RECORD

- FBI: IC3.gov • FTC: ReportFraud.ftc.gov • Keep every case number.
- Notify the platform, marketplace, dating app, employer, bank, and local police when appropriate.
- Track the representative, date/time, amount, payment method, case number, and promised follow-up.

RECOVERY-SCAM WARNING: Do not pay anyone who contacts you first promising recovery. Law enforcement does not charge a fee to return recovered money.

Support: AARP Fraud Watch Helpline 1-877-908-3360. For emotional distress or crisis, call or text 988.

Guidance reviewed September 2026. Trusted sources: FTC recovery guidance | FBI IC3 | 988 Lifeline. Educational information, not legal or financial advice.