

# What To Do if You Were Scammed

*If you believe you've been the victim of fraud, identity theft, or an online scam, acting quickly can help limit damage and protect your accounts.*

## Contact Your Bank Immediately

Call Pegasus Bank at 214.353.3000 so we can secure your accounts. We may place restrictions on your accounts, issue new account numbers or cards, and review recent transactions with you to identify any unauthorized activity.

## Protect Your Credit

Reviewing your credit is an important next step to prevent additional fraud.

Contact the four credit bureaus to place a fraud alert, freeze your credit, or enroll in a monitoring service:

- Equifax — [1-800-525-6285](tel:1-800-525-6285)
- Experian — [1-888-397-3742](tel:1-888-397-3742)
- TransUnion — [1-888-909-8872](tel:1-888-909-8872)
- Innovis — [1-800-540-2505](tel:1-800-540-2505)

## Report the Incident

Filing a report creates a record of the fraud and can support recovery efforts. You can report identity theft through the Federal Trade Commission at [IdentityTheft.gov](https://www.ftc.gov/identity-theft), or submit details of an online scam to the Internet Crime Complaint Center at [IC3.gov](https://www.ic3.gov).

## Contact Local Law Enforcement

You may be advised to file a police report depending on the situation. Be prepared to share key details such as dates, transactions, and any related communications, and keep a copy of the report for your records, as it may be required during the resolution process.

## Secure Your Accounts and Information

After addressing immediate risks, take steps to strengthen your security by updating usernames and passwords across your accounts, using unique credentials for financial access, and enabling multi-factor authentication where available. A password manager can also help keep your information secure.

## Monitor and Stay Engaged

Continue reviewing your accounts regularly and keep a record of any suspicious activity, communications, and conversations with institutions. Setting up alerts can provide additional visibility as things are resolved.