

Click to verify



you to quickly respond to fraudulent activity [*].Enable extra security measures. Two-factor authentication (2FA) or multi-factor authentication (MFA) can stop hackers from logging in to your accounts even if they have your face ID, fingerprint, or a code from your authenticator app in order to gain access.6. Submit a dispute for stolen or lost fundsits best practice to notify your bank of suspicious activity immediately. But if you cant report it right away, slay within these official reporting time frames to avoid liability:Unauthorized debit card withdrawals: Within two days. You will lose no more than \$50 if someone uses your PIN or debit card without your permission.Unauthorized credit card transactions: Your liability is capped at \$50, regardless of the total amount scammers stole [*]Unauthorized checks drawn on your account: Within 60 days after receiving your bank statement.Counterfeit checks or checks with forged endorsements drawn on your account: Within six months after receiving your bank statement.Unauthorized teller transactions: Within 30 days of appearing on your statement.Unauthorized payments and transfers (and bill payments): Within two days to incur no responsibility, and within 60 days to incur a \$500 maximum liability. After 60 days, you may be fully liable.Preauthorized Electronic Funds Transfers: Stop these payments by notifying your bank within three business days of the send date.After contacting your bank to explain the situation, you should formally dispute the charges. Some banks have an online process that you can follow or provide a telephone support line. Others require you to send in a letter. Take action: Aura alerts you if your credit card, SSN, or other personal information is at risk. Get Expert Fraud Remediation to help answer questions and recover your identity. Start your free 14-day trial today.7. Dispute any inaccuracies on your credit reportIf you spot fraudulent debt on your credit report, start by disputing it with the information furnisher (the lender or bank that issued the debt). If the furnisher can't or won't reverse the charge, you need to submit a formal dispute with the credit bureau.Use the FTCs sample dispute letter as a template. Include any other relevant and supporting information, and send it via certified mail. Keep copies of everything you send.File a dispute with Equifax: Submit a formal dispute online or by mail at: Equifax, PO Box 740256, Atlanta, GA 30348.File a dispute with TransUnion: Submit a formal dispute online or by mail at: TransUnion LLC, Consumer Dispute Center, PO Box 2000, Chester, PA 19016.File a dispute with Experian: Submit a formal dispute online or by mail at: Experian, PO Box 4500, Allen, TX 75013.Credit bureaus have 30 days to investigate your claim and send you results in writing. If your report changes, they must also send you a free copy of your credit report. If your report doesnt change, ask that your dispute statement be included in your file [*]8. Follow up with your bankWhen dealing with debit cards and new bank accounts, banks typically have 1020 days to respond and up to 45 days to investigate [*]. For credit card fraud, the issuer must respond within 30 days and investigate within two billing cycles [*].If your matter doesn't get resolved, file a complaint with the Consumer Financial Protection Bureau (CFPB).Fill out the complaint form by visiting consumerfinance.gov/complaint or call 855-411-2372.Include all important information, such as how youve tried to resolve the issue so far, what you think would be a fair resolution, and supporting documents. It usually takes 15 days to get a response.Can You Get Back Your Stolen Money?If you've been scammed, your bank may refund the money stolen from your account. It depends on the amount, how long it took to report the fraud, and how the money was stolen.While that may not be comforting, you do have some protections, including:The Fair Credit Billing Act (FCBA). This federal law limits consumer liability against credit fraud to \$50 in most cases, and fraud victims have 60 days to dispute charges over that amount [*]. Banks must acknowledge your complaint in writing and cant take actions that negatively affect your credit score until their investigation is complete [*].Credit Card Zero Liability Protection Policies. Most major credit cards, like Visa and Mastercard, protect cardholders from any unauthorized purchases. Credit card servicers with this policy will restore stolen funds after an investigation.Bank Account Zero Liability Policies. Some banks, such as Citizens Bank, OceanFirst, and Truist, offer zero liability protections for your accounts.Regulation E. Part of the Electronic Fund Transfer Act (EFTA), Regulation E protects people using electronic funds including ATMs, direct deposits, and gift cards [*]. If consumers report losses within two days, their liability cannot exceed \$50 [*].What If Your Bank Wont Refund You?File a complaint with the Federal Reserve. They'll send your complaint to the appropriate federal regulator or Reserve Bank for investigation [*]. You should receive an update within 15 days and a result within 60 days.File a complaint with the Office of the Comptroller of the Currency (OCC). First, search the OCC database. If your bank or federal savings association is regulated by the OCC, the Office will work to get a resolution within 60 days. Have all of your documentation ready before you file the form times out after 30 minutes of inactivity [*].File a complaint with the National Credit Union Administration (NCUA). If your issue is with a credit union, the NCUA will help you resolve it within 60 days [*]. Situations that extend beyond that time frame will undergo a formal NCUA investigation.Grappling with hacked bank accounts takes time and effort, and it doesn't always pay off. The best way to monitor your accounts may be to sign up for a digital security provider.With Aura, you get access to identity theft protection, antivirus software, and phishing protection tools. Auras U.S.-based support experts are available 24/7, and every adult on your Aura plan gets up to \$1 million in insurance coverage for eligible losses due to identity theft.Keep your bank account safe from scammers. Try Aura free for 14 days.

Banks hacked. What happens if a bank gets hacked. Can i get my money back if my bank account is hacked. Who pays if your bank account is hacked. What happens when someone takes money from your bank account. What happens when a bank is hacked. Why do bank accounts get hacked.