

What to do if you notice fraud on your Troop Bank Account

See below for guidance on handling specific instances of fraud on your Troop Bank Account. **When in doubt, contact the Council at troopbanking@nccoastalpines.org or 919-600-6311 so we can assist you.** If you visit a branch to report fraud and the teller informs you that you are not authorized to make that request, please ask them to call Lauren Raube at the BB&T Duraleigh Rd. branch at 919-716-9610. Lauren is our dedicated banker and can confirm that you are authorized to submit a fraud claim.

If a debit card has been lost or stolen

The owner of the debit card should visit their local bank branch (preferable) or call BB&T/Truist's hotline at 1-800-226-5228. The bank will need to deactivate the lost card and issue you a new card. Please confirm with the banker that the new card will be mailed to your home address and not the Council. If you encounter any problems or need additional assistance, contact troopbanking@nccoastalpines.org or 919-600-6311 – we can assist you in having the card deactivated and getting a new one issued.

If unknown debit card charges have appeared on your account

Fraudulent charges should be reported to the bank as soon as the transactions settle (are no longer listed as "pending"). BB&T/Truist Bank may refund fraudulent charges to your account, but only if the fraudulent charges are reported within 30 days of receiving the bank statement on which the fraudulent charges appear.

One of the authorized bank account signers should visit a local branch (preferable) or may call BB&T's hotline at 1-800-226-5228 to **report the fraudulent charges**. They should also have the compromised debit card deactivated and request a new debit card be issued. If you encounter any problems or need additional assistance, please contact us at troopbanking@nccoastalpines.org or 919-600-6311 – we can assist you in reporting the fraudulent activity and having the compromised card deactivated and getting a new one issued.

If check fraud has occurred on your account

In instances of check fraud, your current troop bank account will need to be closed and a new one opened. Please contact us at troopbanking@nccoastalpines.org or 919-600-6311 for assistance with this process.