

Victim of Unemployment Fraud Checklist

The unemployment payments usually are deposited to accounts the imposters control. But sometimes payments get sent to the real person's account, instead. If this happens to you, the imposters may call, text, or email to try to get you to send some or all of the money to them. They may pretend to be your state unemployment agency and say the money was sent by mistake. This a money mule scam and participating in one could cause you more difficulties.

If you get benefits you never applied for, report it to your state unemployment agency and ask for instructions. Don't respond to any calls, emails, or text messages telling you to wire money, send cash, or put money on gift cards. Your state agency will never tell you to repay money that way. Anyone who tells you to do those things is a scammer. Every time. Tagged with: coronavirus, credit report, fraud, fraud alert, government, identity theft, imposter, jobs, payment, and personal.

REPORTING UNEMPLOYMENT FRAUD

- Report the fraud to your employer; keep record of whom you spoke (Time, Date & organization)
- Report the fraud to your state unemployment agency - keep record of whom you spoke (Time, Date & agency)

[Click me to find your state agency!](#)

REPORTING TO CREDIT BUREAU & LAW ENFORCEMENT

Contact one of the three major credit reporting agencies. Whichever company you contact is required to tell the other two:

- [Experian via online](#), or 1-888-397-3742
 - [TransUnion online](#), or 1-800-680-7289
 - [Equifax online](#), or 1-888-836-6351
 - Place a Fraud Alert or Credit Freeze on your credit
- As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

With a credit freeze, new lenders will not be able to view your credit report. This gives you more control of who can access your information. A credit freeze will stay on your credit report until you choose to remove it. You will need to notify Equifax and Experian on your own to freeze your credit with them.

A fraud alert doesn't prevent new lenders from viewing your credit report, but it does notify them to take extra precaution, such as calling you directly, when verifying a credit application. An initial fraud alert lasts for one year. When you place one with one credit reporting

agency, they will automatically notify the other two so they also can add a fraud alert to the report they have for you.

- Obtain and review copies of your credit reports immediately. Look for accounts, inquiries and addresses you don't recognize.

[Click me to obtain free credit report from Annualcreditreport.com](#)

- Go to <https://www.identitytheft.gov> to file a report about your situation. Once you've entered your information, the site will create an Identity Theft Report. Print it or save it to your computer; you will need it later.

- File an identity theft report with your local police department. You may want to use the report you prepared at [IdentityTheft.gov](#). Let your local police department know that your personal information was used to obtain unemployment benefits in your name without your permission.

Do not use the debit card you receive in the mail if you are not authorized to receive unemployment benefits.

If a recipient actually uses this unauthorized card they will probably have to pay the funds back.

- Make copy of debit card, (front and back) and any other documentation received from your state Department of Unemployment Security, if you are provided Unemployment funds, you may receive notice from the IRS stating you owe taxes on the funds received.

