

Fraudulent Unemployment

What is Happening?

Fraudsters are taking advantage of the COVID-19 crisis to file false unemployment (UE) claims using stolen identity information. It is a particularly cruel fraud that, when successful, drains people's UE benefits and creates further economic hardship.

This crime can happen to people who have a job, and it can happen to people who are unemployed.

Why is this happening now?

Unemployment benefits fraud and identity theft were already common crimes in the U.S. before COVID-19 struck. Due to the rapid onset of the economic impact of COVID crisis and the expanded UE benefits under the US CARES Act, states systems are delivering expanded benefits to tens of millions of people who have lost their jobs.

Fraudsters are taking advantage of the rapid influx of extra cash into the unemployment system as well as new stresses on the system due to historically high number of applicants to slip through the cracks.

How do you find out?

Many victims don't know they have been targeted until they try to file a claim for UE benefits, receive a notification from the state labor office, receive an IRS Form 1099-G showing the benefits collected from UE benefits or get notified by their employer that a claim has been filed.

**Contact - Dennis Hennessy for more information on
Industry Leading Identity Theft Protection**

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Fraudulent Unemployment Steps when you're a Victim

- 01** File a Police Report – ASAP
- 02** Notify your states unemployment office.
- 03** Place a Security Freeze on your credit
- 04** Place authentication feature on financial accounts. Use multi factor verification whenever possible.
- 05** Place a fraud alert with Chex Systems (for Bank Accounts). <https://www.chexsystems.com>
- 06** DMV – File a fraud statement if available. Fake identification is not difficult to create.
- 07** Place initial fraud alerts with credit bureaus. Alert one and they will notify the others
- 08** Consider a private email for financial accounts. Password reset features can be used by criminals to redirect compromised email.
- 09** Watch junk mail for suspicious activity. Often you will be alerted to change of address or new cards that have been ordered.
- 10** Check you and your families credit report at www.annualcreditreport.com. All 3 bureaus are required to give a report once per year.

Consider Identity Theft Protection

This crime shows your most sensitive information is in the hands of criminals. What will their next scheme be?