

# Be Aware, Report Fraud, Protect Yourself

In times like these, we need to be wary of those who are looking to take advantage of a crisis. While there are so many people who have risked their health to serve others, there are also bad actors out there who prey on us when we are fearful, isolated and not as vigilant as we might otherwise be. With a record number of Arkansans filing unemployment claims, we want to make sure every person protects themselves, their bank account, and their personal information from scams.

Here, we cover the following topics related to unemployment insurance fraud:

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### Be Aware— It Can Happen to Anyone!

• Unemployment Insurance (UI) fraud is a crime that affects **everyone**. Criminal enterprises using stolen personal information from earlier national data breaches have been attempting to file fraudulent unemployment claims. **This is part of a national unemployment fraud scheme**.

If you believe someone has filed unemployment insurance in your name, you need to report it immediately. Please read on to find out how to report fraud. More information is available here: <u>Is a scammer getting unemployment benefits in your name?</u>



### How to Report Fraud

#### Report to ADWS

It is important to remain vigilant and immediately report any suspicious activity related to unemployment claims. If you receive a letter or debit card in the mail for unemployment benefits and you did not file for unemployment, or if you suspect someone has fraudulently filed for benefits using your name or any of your information, you need to report this to ADWS immediately!

#### Ways to Report Fraud to ADWS:

- Send an email to ADWS.InternalAudit@arkansas.gov.
- Call **501-682-1058** to speak with the ADWS Fraud Investigation Unit. If the line is busy, leave a message!
- Visit the ADWS website and fill out the secure fraud reporting form.

ADWS will protect your identity. All tips received are investigated regardless of how much information is provided. However, the more details you can provide, the more you will aid in the investigation.

After you submit the fraud reporting form, ADWS' Fraud Investigation Unit will take appropriate action, including freezing the account associated with the report. If any payments were made, they will not be recognized as income to you at the end of the calendar year. In addition, the fraudulent claim will not impact your ability to collect unemployment should you need to in the future and no charges will be assessed to your employer.

#### File a Police Report

File a police report with your local police department. Be sure to get a copy of the report and provide it to ADWS by sending it via email to ADWS.InternalAudit@arkansas.gov or presenting it at your local Arkansas Workforce Center.



## How to Recognize Scams

- NO FEES: There is no fee related to unemployment benefits. The Arkansas Division of Workforce Services (ADWS) will never
  ask for a debit card or other method of payment in order to process a claim. If you get a phone call from someone identifying
  themselves as a representative of ADWS, do not give any information to the caller or send money.
- FALSE WEBSITES: Make sure to only use official ADWS websites for filing unemployment claims, including: <a href="mailto:ezarc.adws.arkansas.gov">ezarc.adws.arkansas.gov</a>, <a href="mailto:arkansas.gov">arknet.arkansas.gov</a>, and <a href="mailto:pua.arkansas.gov">pua.arkansas.gov</a>. Several websites advertise that they can assist claimants with their unemployment benefits. Some of these sites offer services free of charge while others charge for services. ADWS will never ask you to pay a fee for assistance with your claim. The sites often ask for confidential, private information such as your Social Security number, address, work history and email address. Beware of emails from these scammers with links to these false websites.
- NO REQUESTS FOR SSNs/ BANK INFO: ADWS does not send text messages, emails or initiate calls to claimants requesting they provide us with their Social Security Numbers and/or personal banking information.
- NO SURVEYS: ADWS does not pay claimants to take surveys. If you receive an email requesting you complete on online survey that appears to be from ADWS or the State of Arkansas, do not complete the survey. This is likely an attempt to get your personal information.



### How to Safeguard Your Information

If you believe your identity has been stolen and a fraudulent unemployment claim has been filed on your behalf, here are some steps you can take to protect yourself:

- 1. Change passwords on your email, banking, and other personal accounts
- 2. Make a list of credit card companies, banks, and other financial institutions where you do business. Tell them you are a victim of identity theft and ask them to put a fraud alert on your account.
- 3. Get a copy of your credit report and dispute any fraudulent transactions. You can <u>request credit reports online</u> from the 3 major credit reporting agencies (Equifax, Experian, and Transunion) or by calling (877) 322-8228.
- 4. Place a <u>credit freeze</u> with each of the 3 major credit reporting agencies. Call each of the credit reporting agencies at these phone numbers or visit their websites to freeze your credit.
  - a. Equifax: 800-349-9960 or freeze your credit online
  - b. Experian: 888-397-3742 or freeze your credit online
  - c. TransUnion: 888-909-8872 or freeze your credit online
- 5. Place a <u>fraud alert</u> on your credit file. You can do this by contacting just 1 of the credit agencies to add an alert with all 3 agencies.
- 6. Take notes about all conversations and keep copies of all records.
- 7. Visit the Arkansas Attorney General's website to learn more about how to protect your credit.



# Helpful links

- The Arkansas Attorney General's office has information about <u>reporting identity theft and protecting yourself.</u>
- The Federal Trade Commission has a step-by-step guide on how to report identity theft and create a recovery plan.
- If you believe someone has filed unemployment insurance in your name, you need to report it immediately. Learn more here: Is a scammer getting unemployment benefits in your name?