

Fraud Alert:

Unemployment Benefits Scam

Have you received a phone call or email from someone asking you to withdraw or forward an unexpected automatic deposit in your account (or part of it) to someone else?

Have you received a letter from the Montana Department of Labor & Industry addressing your application for Unemployment Insurance (UI) or Pandemic Unemployment Insurance benefits -- but you didn't apply for unemployment benefits?

Sophisticated fraud rings are operating a nationwide scheme taking advantage of the COVID-19 pandemic to steal money in state unemployment benefits, including in Montana. The scammers file for unemployment benefits using data they have gained in other data hacks. Through these data breaches, they have obtained sensitive personally identifiable information belonging to their victims, including names, addresses, phone numbers, email addresses, and social security numbers. The unemployment benefits are deposited into the victim's account, or another account, and the scammers have the money forwarded to them.

What to do if you suspect you are a victim of unemployment fraud:

If you received any of the warning signs listed above and suspect you may be a victim of unemployment fraud, you should:

- Immediately report it to the Montana Department of Labor & Industry at <http://uid.dli.mt.gov/report-fraud>, or by calling the Department's UI Fraud Insurance hotline at (406) 444-0072, or at 1-888-556-4677.
- Contact [financial institution officer name, email and phone].
- Alert your employer immediately.
- Contact your local police department to determine if you should file a fraud report.
- Contact the three major credit bureaus: [Equifax](#), [Experian](#), and [Transunion](#).
- Consider putting a freeze on your credit to protect your identity.
- Contact your other financial institutions immediately.
- View the Federal Trade Commission's identity theft website at identitytheft.gov for resources and a detailed step-by-step process for reporting and protecting against identity theft.
- Keep a close eye on your accounts.

The Montana Department of Labor & Industry is diligently working with the banking industry and others to prevent Unemployment Fraud from occurring in Montana. Victims of unemployment fraud are not required to repay the stolen money. Fraud victims who must apply for UI benefits can still do so.

The Department thoroughly investigates all reports of potential, alleged, or suspected fraud. Those found to have committed UI fraud are subject to penalties and/or criminal prosecution.

The U.S. Department of Labor recently issued an Unemployment Insurance Fraud alert, reporting that scammers are targeting personal information. For more information on this alert, visit

http://uid.dli.mt.gov/Portals/55/Documents/fraud/Fraud_Alert_Graphic_UI_Phishing.pdf?ver=2020-06-15-144621-597.