## Alert! Beware COVID Check Scams

As you may know, Congress recently passed legislation called the CARES Act, which included a measure to provide Americans with individual checks in order to mitigate the economic impacts of the COVID-19 pandemic. These checks will vary in amount based on income and household size (you can go <a href="here">here</a> to calculate your individual stimulus check amount and read more about the CARES Act <a href="here">here</a>). The checks will be dispatched through direct deposit or by mail, based on the information you have provided on your tax return.

Unfortunately, scammers are taking advantage of these relief measures and the people who need them. Please be mindful of these tactics and beware of anyone attempting to access any of your personal information:

- You do not need to do anything to get your check. If you filed taxes for 2018 or 2019 or
  are a recipient of Social Security or railroad retiree benefits, the federal government
  should have the information it needs to send you the check by mail or through direct
  deposit.
- If you are asked to "sign-up" for your relief check, it is a scam. There is nothing to sign up for. Anyone asking for your personal information, like your Social Security number, PayPal account or bank information is a scammer, plain and simple. Do not give them your information. The government will not contact you for this information.
- Be on the look-out for phishing scams. Emails asking for your information as part of a "sign-up" process for checks are a scam even if they appear to be from the government. Do not reply or click on any links.
- The government will not load your money onto a debit or EBT card (the way SNAP benefits are received). Anyone asking for your credit, debit or EBT card numbers is a scammer.
- There is no early access to this money. Anyone who claims that they can get you your money "fast" or "immediately" is a scammer. The IRS is still working out the timeline for checks to go out. In the meantime, scammers are trying to trick people into giving out their personal information.
- To set up a direct deposit of your check, communicate only with the IRS at <a href="irs.gov/coronavirus">irs.gov/coronavirus</a>. You only need to do this if you did not give the IRS your bank information on your 2018 or 2019 tax return or if the government does not already send you Social Security or railroad retiree benefits.
- The IRS will be setting up a portal on their website at <u>irs.gov/coronavirus</u> to help people, and no other website is legitimate.

If a scammer calls, emails, texts, or otherwise contacts you, DON'T ENGAGE. Hang up, delete the email or text, and do not click on any links - even if they appear to go to the IRS website (they can redirect you elsewhere).

These scammers are after more than your check - they are looking for a way to access any money you may have in the bank, to make false charges on your credit cards or to steal your identity.

To get official updates and more information, visit the IRS's website on economic impact payments. And if you come across a scammer trying to take your information, report it to the Federal Trade Commission at <a href="fc.gov/complaint">ftc.gov/complaint</a>.