Fraud Alert: Unemployment Claims



Recently, we've seen a huge increase in unemployment fraud. Residents have been receiving letters from the WA State Employment Security Department saying they successfully applied for unemployment, when in fact they have not applied.

Anyone who has not filed for benefits but receives a letter may be a victim of identity theft and should follow these five steps:

- Report the incident to your employer's HR department
- Report the fraud to the WA State Employment Security Department
 - Email <u>ESDGPInternalFraud@ESD.W</u>A.GOV
 - Online https://www.esd.wa.gov/unemployment/unemployment-benefits-fraud
 - Call 800-246-9763
 - Fax 360-902-9771 or 833-572-8423
- Report the fraud to all three major credit bureaus
 - Experian 888-397-3742
 - TransUnion 800-680-7289
 - Equifax 888-766-0008
- Report the fraud to the Federal Trade Commission at https://www.ftc.gov
- Keep notes document, document, document! Hang on to any paper trail you can reference - emails, letters received, reports, notes on phone calls made, confirmation numbers, etc.

While time-consuming and often frustrating, following these steps is important not only to protect your identity but also to protect yourself from possible persecution for fraud. Unfortunately, if this has happened to you, then your identity has been compromised in some way. You may want to take additional steps to protect yourself such as:

- Placing a freeze on your credit report
- Changing account passwords
- Adding additional account security measures such as two-factor authentication
- Requesting your free credit reports via <u>www.annualcreditreport.com</u> and reviewing them for other fraudulent activities

Additional resources are available at www.identitytheft.gov (Federal Trade Commission) and <a href="atquater-atquate-atquater-atq

You do not need to file a police report as there is usually no suspect information and no chance of prosecution. Spend your time and energy following the above steps instead. If you do need a police report for some reason (for example, your HR department requests one), please call the non-emergency number at 425-577-5656.

Unemployment Fraud Update

As a follow up to yesterday's Sentinel, there is one more preventative step you can take - proactively creating an account with the WA State Employment Security Department (ESD). This is specifically geared at preventing unemployment fraud.

This will not initiate an unemployment claim, but it will associate your social security number with your email address and a secure username and password of your choosing.

- Go to the ESD website and fill out the form to create a new user account.
- After creating an account, ESD will email you with a link to verify your email address. Click the link in the email to bring you back to the ESD website. You can then add your social security number and associate it with your account/email address.
- Once your social security number is associated with the account you just created, it cannot be associated with another fraudulent account. This will prevent anyone else from using your name and social security number to set up a fraudulent account and associate it with a different email address in the future.

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