



## Fraudulent Unemployment Claims

As COVID-19 cases rise, so do claims of unemployment fraud. The FBI has seen a spike of fraudulent unemployment insurance claims using stolen identities across the country. The criminals acquire personal identifying information via cold calls, email phishing schemes, physical data theft, and social media accounts. *Many victims don't know about the fraud until an employer informs them or they receive a notification from the state.*

Specifically in Illinois, 169,506 fraudulent claims have been identified by the Illinois Department of Employment Services (IDES) since May 11, 2020 specific to the Pandemic Unemployment Assistant program. IDES uses debit cards or direct deposit as the only forms of assistance. Fraudsters are using personal unedifying information to file on behalf of someone else then diverting those funds to their own accounts.

At NorthSide Community Bank we have received 8 fraudulent Unemployment claims. We have registered all of them as fraudulent but we will monitor our unemployment experience rate for 2020.

How to Spot Unemployment Insurance theft

- You receive a debit card or unemployment insurance letter but you did not file
- You are notified by your employer that a claim for benefits has been filed
- You attempt to file a claim online and one already exists
- You receive IRS correspondence regarding unreported unemployment benefits
- How to Report Unemployment Insurance fraud

Report immediately:

Contact IDES at 800-814-0513 or through their website

[https://www2.illinois.gov/ides/Pages/Reporting\\_Unemployment\\_Insurance\\_Fraud.aspx](https://www2.illinois.gov/ides/Pages/Reporting_Unemployment_Insurance_Fraud.aspx)

It's easy to monitor your credit. Request your free credit reports from all three credit bureaus at [www.annualcreditreport.com](http://www.annualcreditreport.com). Now through April 2021 you can review your reports weekly online. You can also request that the credit bureau puts a "fraud monitor" on your file. Fraud alert messages notify potential credit creditors to verify your identification before extending credit in your name in case someone is using your information without your consent.

Resources:

1. FBI National Press Office 07/06/2020 <https://www.fbi.gov/news/pressrel/press-releases/fbi-sees-spike-in-fraudulent-unemployment-insurance-claims-filed-using-stolen-identities>
2. NCB5 Chicago, 11/05/2020 <https://www.nbcchicago.com/news/local/more-than-200k-unemployment-fraud-complaints-identified-in-illinois-since-march/2365002/#:~:text=According%20to%20the%20Illinois%20Department,Assistance%20program%20since%20May%2011>
3. Illinois Department of Employment Security [https://www2.illinois.gov/ides/Pages/Reporting\\_Unemployment\\_Insurance\\_Fraud.aspx](https://www2.illinois.gov/ides/Pages/Reporting_Unemployment_Insurance_Fraud.aspx)

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