



MAINE UNEMPLOYMENT FRAUD

What You Need to Know

Maine and other states have been impacted by a massive unemployment fraud scheme that is diverting millions of dollars into the hands of criminals.

Leveraging personal information from numerous data breaches, criminals are filing bogus unemployment claims in the names of individuals living across the country—including people living in Maine.

If you have been notified about an unemployment claim or an unemployment payment that you did not file, it is important to know the steps you can take to protect yourself and your accounts.

- STEP 1: Report the Fraud.** Contact the Maine Department of Labor (MDOL) to report the fraud. The MDOL has created a portal on its website, www.maine.gov/unemployment/idtheft, for unemployment fraud. You also can email fraudreporting.mdol@maine.gov.
- STEP 2: Reply to any inquiries from the MDOL.** Letters often will be sent asking for additional information before benefits are processed. It is important to respond immediately and indicate that you did not apply for any benefits.
- STEP 3. Freeze your credit score.** Freezing your credit won't impact your score, but it will prevent new credit from being taken out in your name. There is no cost to freezing your credit score, and you can unfreeze it at any time. For more information, visit www.maine.gov/pfr/consumercredit/file_freeze_info.htm, to learn how you can freeze your credit with the three credit reporting agencies.
- STEP 4. Monitor your accounts for any unauthorized activity and alert your financial institution about what has happened.** You can ask your credit union to provide heightened scrutiny of your accounts.
- STEP 5. Alert your employer or former employer that you are a victim in this unemployment fraud scheme.** Your employer and/or former employer could be contacted to verify an unemployment claim.
- STEP 6. Do not spend any unexpected funds.** Remember, any benefits that have been applied to your account have been done in error. Alert your financial institution to have the funds returned.

Additional resources about identity theft can be found on the websites for the Maine Office of the Attorney General at www.maine.gov/ag/privacy/identity_theft.shtml and the Federal Trade Commission at www.IdentityTheft.gov.

