## What to do if someone has misused your personal information to claim unemployment insurance benefits?

Fraud Warning for Businesses & Employees: The Texas Workforce Commission (TWC) is experiencing an increase of fraudulent unemployment insurance claims using stolen identities. This is a nationwide issue causing the Department of Justice to form a task force. If you or your employer has received a notice from the TWC stating someone has filed for unemployment benefits under your name, click on the following for steps on what to do if someone has misused your personal information to claim unemployment insurance benefits:

What to do if someone has misused your personal information to claim unemployment insurance benefits?

Please note that while the following steps may not give you answers as to how your social security number was compromised, by reporting the fraud there is a record on file of misuse of your number, particularly if the fraud become more serious.

-Contact the Texas Workforce Commission and Report the fraud. You should receive a follow-up letter stating benefits have been stopped.

-Contact the Social Security Administration at <u>www.ssa.gov</u>, type "identity theft" in search box or call 1/800-269-0271

-Contact the Federal Trade Commission at <u>www.identitytheft.gov</u> and report the fraud.

-File a complaint with the National Center for Disaster Fraud at <u>www.justice.gov/disaster-fraud/ncdf-</u> <u>disaster-complaint-form.com</u> or by calling 866-720-5721.

-Contact the Department of Justice at <u>https://www.justice.gov/criminal-fraud</u> Type in the search bar "unemployment fraud" and it will take you to a list of links to report.

-Contact the local police department or Sheriff's office to report the fraud.

-Place a freeze on your credit (Equifax, Experian & TransUnion) to prohibit any new credit applications from being opened in your name. You can place a fraud alert with one credit reporting agency and it will automatically apply to all three. If you choose to place a freeze on your credit report, you will have to do this with each agency. If you will have to temporarily lift the freeze if you are trying to make a purchase that requires a credit check. You can pull a one time a year full credit report to review whether or not your credit has been compromised. <u>www.annualcreditreport.com</u>

Equifax – 800-349-9960 Experian – 888-397-3742 TransUnion – 888-909-8872

-Finally you will need to contact individual bank and credit union accounts, and credit card accounts to report the fraud and implement any recommended credit protection guidance given.