**Unemployment Imposter Fraud**

The Maine Department of Labor (MDOL) is committed to maintaining the integrity of the Unemployment Insurance

Program. Here are ways you can protect yourself against identity theft and imposter fraud.

What is identity theft?

Identity theft is a crime in which an imposter obtains key pieces of personally identifiable information, such
as Social Security or driver’s license numbers. Criminals use this information to impersonate someone else, usually
for financial gain.

What is unemployment imposter fraud?

When someone illegally files an unemployment claim using another person’s personal and employment information.

What should I do if I suspect I’m a victim of unemployment imposter fraud?

If you have reason to believe someone has applied for unemployment benefits using your information, report it immediately to MDOL at: [www.maine.gov/unemployment/idtheft](http://www.maine.gov/unemployment/idtheft) If you are a victim:

* You will not have to repay the money
* You will still be able to apply for unemployment benefits if you need to.

What is MDOL doing to prevent unemployment imposter fraud?

MDOL works with other states and the federal government to cross match data to detect fraud.

MDOL is also:

* Reinstating its normal 10-14 day processing time for initial unemployment claims, which had been expedited in response to the unprecedented demands of COVID-19;
* Coordinating with financial institutions to identify suspicious accounts;
* Reviewing system changes needed to increase fraud detection; and
* MDOL continues to use standard and creative information security practices.

TIPS TO AVOID UNEMPLOYMENT SCAMS

* Be aware of false websites. Use only MDOL’s official website: www.maine.gov/unemployment
* Applying for unemployment benefits is free. MDOL will never ask for a payment to process your claim.

Be wary of solicitors asking for your personal information online or by phone.
MDOL will ask you for information through official correspondence and through your MDOL ReEmployME account. If we call you, you can ask the agent to identify themselves and ask how we got your information.

What should I do if I’m a victim of identity theft?

* Go to the Attorney General’s Recovering from identity theft or fraud web page at
www.maine.gov/ag/privacy/identity\_theft.shtml and follow the instructions.
* File a complaint with the Federal Trade Commission (FTC) online at identitytheft.gov or call 877-ID-THEFT.
* Contact any one of these three credit bureaus:
 Equifax: 1-888-766-0008
 Experian: 1-888-397-3742
 TransUnion: 1-800-680-7289

**In addition, the FTC recommends that you:**
* File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
* Place a fraud alert on your credit reports and review your credit reports periodically to ensure no new fraudulent activity has occurred.
* Close the accounts that you know or believe have been tampered with or opened fraudulently.
* Request your free credit reports via annualcreditreport.com and review them for other fraudulent activities.