

Some Suggestions about What You Can Do When a Fraudulent Unemployment Claim Is Made in Your Name

If you receive a notification via **mail** or **e-mail** from the **Department of Labor** (DOL) indicating that an unemployment claim was submitted in your name, you should contact **Jason Martin** in the GNPS Business Office to alert him of the claim. He will notify the DOL from his end as the employer to let them know the claim is fraudulent and no benefits should be paid out. **(Warning: do not reply to e-mails you receive. Contact institutions directly using their official e-mail or phone number.)**

If the GNPS Business Office receives the request before you, they will notify you to confirm that it's not legitimate. Once you confirm that you did not submit the claim, they will notify the DOL to let them know the claim was fraudulently submitted.

Then it is in your hands to do what is necessary to protect your personal credit and identity.

Suggested language: *I was a victim of identity theft. Someone unknown to me made an unauthorized claim using my Social Security number. I would like the claim request reversed and to be expunged from liability from distribution of benefits fraud that were applied for on my behalf.*

Note: You will have to create personal usernames and passwords when you log in to each institution. Do not use your typical usernames and passwords. Save them so you can log on at a later date.

1) **Contact Maria Martinez in Payroll** to report the claim at 516 441-4029 or mmartinez@greatneck.k12.ny.us.

2) **Inform Jason Martin in the Business Office of the fraudulent claim** at (516) 441-4032 or jmartin@greatneck.k12.ny.us. He will send you an e-mail with additional guidance.

3) **Report the fraudulent claim to the the following institutions:**

A) New York State Dept. of Labor

<https://webapps.labor.ny.gov/dews/ui/fraud/report-fraud.shtm>

888-598-2077

B) Federal Trade Commission

<https://www.identitytheft.gov/>

C) Put a **Freeze** and **Fraud Alert** on credit (optional spouse's credit, and child's credit). No credit cards or loans can be opened without being notified. The fraud alert goes to all three credit bureaus, but you must go on each to establish a freeze:

- [EQUIFAX](#)
- [TRANSUNION](#)
- [EXPERIAN](#)

4) Increase security protection on your 403b & 457 by calling your financial advisor or fund administrator.

- Investment Companies (Fidelity, Mainstay, etc.): establish two-step authentication online with each company
- Bank Accounts: contact to alert them of fraudulent activity
- Inspector General in Albany: Call or submit an online notification of fraud claim
 - 800-367-4448
 - inspectorgeneral@ig.ny.gov
- Detective Farrell-6th precinct: contact to alert them of fraudulent activity
 - 516-573-6653
 - dfarrell3@pdcn.org
 - Case #2020CR346298 (Other people from the district listed in this case #)

5) **Reach out to Mirkin & Gordon, P.C. for assistance at 516-466-6030 or by e-mail at info@mirkingordon.com.** Mirkin & Gordon is the panel law firm for the legal services plan of the Great Neck Teachers Association Benefit Trust Fund, which provides consultations for identity theft or any other matter to all covered members.

Additional personal identity protection:

- Identity theft protection & financial monitoring services can be purchased from LifeLock, Experian, etc.
- AFT has a service as well:
 - <https://www.aft.org/member-benefits/aft-legal-and-financial-services/identity-theft-protection>

Attached is comprehensive guidance prepared by the law firm on the problem of identity theft, including steps that can be taken to prevent it and how to recognize if you have been a victim.



UNEMPLOYMENT BENEFITS FRAUD

LATEST EXAMPLE OF IDENTITY THEFT SCAM

By: **MIRKIN & GORDON, P.C.**

UNEMPLOYMENT BENEFITS FRAUD

As many public sector employees are aware, the pandemic has provided an opportunity for identity thieves to fraudulently access unemployment benefits, which were expanded to cushion the consequences of layoffs. This occurs when someone files a false claim with the Department of Labor using another individual's personal information and collects unemployment benefits in the victim's name. Individuals usually first learn this has happened when their employer receives a "notice of potential unemployment benefits charges" from the Department of Labor.

If this happens, you should immediately report the fraudulent claim to the New York State Department of Labor using its 24-hour hotline number 1-888-598-2077. Alternatively, it can be reported via the following website: <https://webapps.labor.ny.gov/dews/ui/fraud/report-fraud.shtm>.

IDENTITY THEFT

In the past, other identity theft scams caused public sector employees to seek legal guidance to cope with the consequences. The approaches provided then are still valid.

Identity thieves steal information, such as credit card, Social Security and driver's license numbers, then open accounts and run up charges in the consumer's name. They may also fraudulently charge goods and services to existing accounts or apply for benefits in the victim's name. Personal information can be stolen via large-scale hacks of consumer databases or by so-called "phishing" attacks, i.e., sending an e-mail that appears to be from a reputable retail outlet or vendor, but is from a fraudster.

IMMEDIATE STEPS TO TAKE

If you think you are a victim of an identity or personal information theft, take the following steps immediately:

1. Contact the fraud departments of the three major credit bureaus and report that your identity has been stolen. Ask that a "fraud alert" be placed on your file and that no new credit be granted without your approval.
 - Equifax: 1-888-298-0045 (or Equifax.com)
 - Experian: 1-888-397-3742 (or Experian.com)
 - Trans Union: 1-800-680-7289 (or TransUnion.com)
2. If fraudulent charges have been made to an existing credit card or account, contact the security department of the applicable creditors or financial institutions. Close these accounts and put new passwords on new accounts. Use passwords that are not easy to guess.

3. File a police report in the jurisdiction where the identity theft took place. Get a copy of the report in case you are requested to provide proof of the crime later.

The Federal Trade Commission (“FTC”) assists victims of identity theft by providing them with information to help them resolve the financial and other problems that can result from identity theft. The FTC’ Identity Theft Hotline is 1-877-ID-THEFT (438-4338).

PREVENTION

The following steps can reduce your risk of identity theft.

- Guard your Social Security number. It is the key to your credit report and accounts and is the prime target of criminals.
- Monitor your credit report, bank accounts and credit card statements.
- Shred all old bank and credit statements, as well as "junk mail" credit-card offers, before trashing them. Use a crosscut shredder. Crosscut shredders cost more than regular shredders but are superior.
- Do not mail bill payments and checks from home. They can be stolen from your mailbox and washed clean in chemicals. Take them to the post office.
- Do not print your Social Security number on your checks.
- Examine the charges on your credit-card statements before paying them.
- Never give your credit-card number or personal information over the phone or via e-mail unless you have initiated the call and trust that business. Only use e-mail if it can be encrypted.
- Subscribe to a credit monitoring service that will notify you whenever someone applies for credit in your name.
- Thoroughly review the address of a sender of an e-mail. Do not respond to unsolicited emails or click on embedded links.

LEGAL PLAN ASSISTANCE

If you think you are victim of identity theft, consult an attorney through the Fund’s plan of legal services benefits.