## Scam Alert: Fraud Targeting Social Security Beneficiaries

The Santa Barbara Police Department is advising residents of a nationwide identity theft scam targeting Social Security beneficiaries. Recently SBPD Crimes Against Property detectives have become aware of instances of this fraud occurring locally. The following warning has been issued by the Social Security Administration.

The Inspector General for the Social Security Administration (SSA) is warning the public, and Social Security beneficiaries in particular, to be aware of fraud scams that target personal information. Criminals use phone calls, emails, and other methods to obtain personal information, then use it to commit identity theft.

In the most recent scam, identity thieves obtain the personal information of Social Security beneficiaries and use that information to attempt to open a 'my Social Security' account on SSA's website. If successful, they then use that account to redirect the beneficiary's direct deposit benefits to an account controlled by the thief.

This should in no way discourage people from using SSA's 'my Social Security' feature, which enables the public to view their earnings history and estimated benefits, and allows beneficiaries to obtain a host of services online; in fact establishing your account eliminates the risk of a new account being opened by an identity thief. This type of crime does, however, serve as a reminder to protect your personal information as you would any other thing of value. Once thieves have your personal information, they can use it to open credit accounts, buy homes, claim tax refunds, and commit other types of fraud.

If you receive information from SSA indicating that you have opened a 'my Social Security' account, and you did not open an account, you should contact Social Security so that appropriate action may be taken, and the matter may be

referred to the Office of the Inspector General. You can do so by visiting or calling a local SSA office or calling SSA's toll free customer service at <u>1-800-772-1213</u>. Deaf or hearing-impaired individuals can call Social Security's TTY number at <u>1-800-325-0778</u>.

Identity thieves obtain personal information in any number of ways. They may pose as Government officials in an attempt to convince you to provide personal and financial information. They may also claim that you have won a lottery or other prize, but you must provide personal information or even send money to pay "fees," "taxes," or other expenses before you can claim your winnings.

To help prevent this type of fraud, the Inspector General recommends that you:

- <u>Never</u> provide your personal information when receiving unsolicited calls or contacts.
- <u>Never</u> agree to accept pre-paid debit cards or credit cards in another person's name.
- Never agree to send or wire money to an unknown person.
- <u>Always</u> contact your local SSA office if you receive a call from a person claiming to be from SSA, and that person asks you to provide your Social Security number or other information.

To verify the legitimacy of a caller who claims to be an SSA employee, call your local Social Security office, or Social Security's toll-free customer service number at 1-800-772-1213. If you find that someone has stolen or is using your personal information to open credit accounts or for other non-SSA-related purposes, you should report that to the Federal Trade Commission at <a href="https://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a> or 1-877-ID-THEFT. You can also find more tips on protecting your personal information on that FTC website. And you can report suspicious activity involving Social Security programs and operations to the Social Security Fraud Hotline, or by phone at 1-800-269-0271. Deaf or hearing-impaired individuals can call OIG's TTY number at 1-866-501-2101.