

Guidance for PROTEC17 members to protect against and recover from identify theft and unemployment fraud

There have been an increasing number of fraudulent unemployment claims during the COVID-19 pandemic and thousands of people nationwide have been impacted in both the public and private sectors.

If you feel your personal information has been used to file a fraudulent unemployment claim, please follow the steps below to protect your financial identity and credit history:

Step 1 - Contact your Human Resources Department

- Contact your HR staff to coordinate and report the incident to your employer.

Step 2 - Contact the fraud unit of your state's Employment Department

- In Washington, visit: <https://esd.wa.gov/unemployment/unemployment-benefits-fraud>
- In Oregon, visit: <https://www.oregon.gov/employ/Unemployment/Pages/Fraud.aspx>

Step 3 - File a Police Report

- File an online or non-emergency identity theft report with the agency whose jurisdiction you live in.
- Start a file folder or journal with the information from this incident, including any case numbers. Some government services and accommodations are available to victims of identity theft that are not available to the general public, such as getting certain public records sealed.

Step 4 - Notify the Three Major Credit Bureaus

- Have a fraud alert put on your identity and/or freeze your credit. This is free and will make it harder for someone to open new accounts in your name. You may need the case number from your police report. To place a fraud alert, contact one of the three credit bureaus listed below (the company that you notify will notify the other two credit bureaus):
 - Experian 1-888-397-3742
 - TransUnion 1-800-680-7289
 - Equifax 1-888-766-0008

Step 5 - File a report with the Federal Trade Commission (FTC)

- Filing a short report with the FTC in addition to the above agencies will make sure you are recognized as a victim by the local, state, and federal government. They may also ask for the case number for your local police report. You can file your report online here: <http://www.identitytheft.gov/>

It is a good practice to retain copies of your reports, notes, emails, etc. This is the paper trail that you can reference if you face any identity issues or locate inaccuracies on your credit history in the future.

To protect your personal information from being used to file fraudulent claims, it is advised to set up an account with your state's Employment Department (links above), regardless of your need for unemployment benefits. This will help prevent a fraudulent account from being created in your name.