

# Unemployment Benefits Scam: What it Is, What to Do

Community Protection Division  
Boulder County District Attorney's Office



## What it Is:

**An identity thief attempts to claim unemployment benefits in your name, or using your personal information.**

**You may be a target of the scam if you didn't apply for benefits, and:**

- **You receive unemployment paperwork or a PIN number from the Colorado Department of Labor and Employment (CDLE), and/or a debit card, in the mail.**



- In Colorado, unemployment benefit funds might be delivered via debit cards called "Reliacards" issued by USBank.



- **You receive tax form 1099-G from the CDLE, listing unemployment income.**
- **Your employer tells you someone has applied for unemployment benefits in your name.**
- **You get a phone call, email, text or social media message stating it's from the CDLE, about an unemployment benefits claim.**

- The communication might be from the CDLE, responding to a claim someone else made in your name.
- Or the message could be from a scammer trying to get information to file a bogus claim.
  - Scammers may request your personal or financial information, or that funds you received in error be transferred to them.



**Call the DA's Community Protection  
Division with Questions  
303-441-3700**

## What to Do:

### Report:

**If you did not apply for unemployment benefits but receive CO unemployment paperwork, a PIN, Reliacard or other payment:**

Submit a fraud report to the CDLE at <https://cdle.colorado.gov/fraud-prevention>



Notify USBank if you received a Reliacard by calling 1-855-279-1678 or via the online form at <https://cdle.colorado.gov/fraud-prevention>

**Get a police report or identity theft affidavit:**

Contact local law enforcement to report the identity theft and get a police report.



Obtain an ID Theft Affidavit from the US Federal Trade Commission at [www.identitytheft.gov](http://www.identitytheft.gov).

**If you receive a form 1099-G from the CDLE in your name or with your Social Security number, listing unemployment income:**

Submit a report to the CDLE at <https://cdle.colorado.gov/tax-form-1099-g>

### Keep an eye on your credit:

Order a free credit report at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). Check it for any unexplained or unauthorized activity.

Request a fraud alert or credit report freeze with the credit agencies:



- A fraud alert makes companies verify your identity before granting new credit in your name. A credit report freeze restricts access to your credit report, making it more difficult for anyone to open new accounts in your name.

### Be alert:



Don't respond to calls, messages, or emails about benefits: the CDLE will never contact you for or ask for your Social Security number, bank account numbers, passwords, or PIN.



**Michael Dougherty, District Attorney**

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