

5 STEPS TO AVOID UNEMPLOYMENT FRAUD

From



Unemployment fraud is a common form of identity theft. If you think you are a victim of unemployment fraud, please follow these steps:

1. **Contact your state's unemployment office.** A visit to the U.S. Department of [Labor Report Unemployment Identity Fraud](#) will provide an easy way to find your state's employment office contact information.
 - If an employer notified you that the claim was filed, find the claim ID printed on the letter the employer received.
 - If you were notified by mail, your name, address, and employer account numbers will be most helpful.
 - If you were notified by mail but denied because a claim has been filed already, you must provide as much information as possible.
2. **Create an account at ssa.gov and review your earnings statement.** Discrepancies in this report could mean fraudulent income is reported in your name.

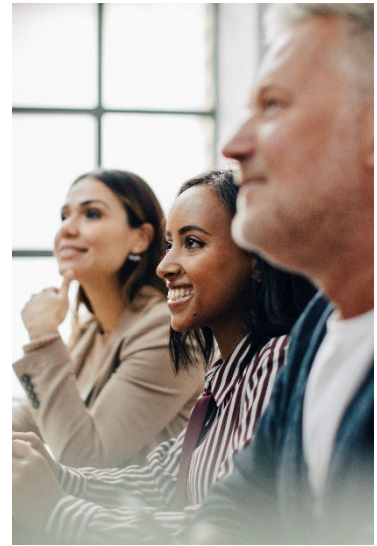
3. **Pull a copy of your credit report from all three national bureaus and make sure the information on the reports is accurate.**

If the information on the reports is accurate, a fraud alert is suggested. A fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit, so it may try to contact you. The alert stays on your report for one year. You can get a new alert after one year. It also allows you to order one free copy of your credit report from each of the three credit bureaus. Be sure the credit bureaus have your current contact information so they can get in touch with you.

If you have fraudulent entries, consider placing a freeze on your credit to help prevent thieves from opening new credit accounts. Contact each bureau (listed below) to establish a security freeze. A security freeze must be lifted each time you apply for credit.

- [Equifax](#) - 800-685-1111
- [Experian](#) - 888-397-3742
- [Transunion](#) - 888-909-8872

4. **Filing IRS Form 14039 is another recommended step.** Taxpayers who think they're victims of tax-related identity theft should inform the Internal Revenue Service by filing Form 14039, which can be found at: <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.
5. **Anytime an identity theft is reported, a complaint should be filed at** <https://www.identitytheft.gov/>.



If you are enrolled in IDShield and think you are a victim or are concerned about fraudulent unemployment claims, please call to speak to one of our identity theft specialists.

If not enrolled in IDShield, please consider doing so at your next opportunity.



Pre-Paid Legal Services, Inc. ("PPLSI") provides access to identity theft protection and restoration services through its product IDShield. IDShield plans are available at individual or family rates. A family plan provides monitoring services for eligible dependent children under the age of 18 of the Named Member or Named Member's spouse or domestic partner. Consultation and Restoration Services are available for eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.