



## TRI-VALLEY Help-line

June 2009

Tri-Valley receives many questions from area seniors, younger people with disabilities and caregivers and has created this monthly Help-line column to provide some assistance. We are also available five days a week to answer individual questions.

### **Stimulus Check Scams**

#### **Q: Are seniors being targeted by stimulus check scams?**

**A.** Yes. It's scam time across America, because in May the federal government sent out \$250 economic recovery payments to more than 50 million people who receive Social Security, Supplemental Security Income (SSI), Railroad Retirement (RRB) or Veterans Administration (VA) disability benefits. No action on your part was required to get the payment, which was sent separately from your regular monthly payment. But all that money has attracted scam artists on the internet.

To be mailed a payment, you must have received a Social Security, SSI, RRB or VA benefit during the months of November 2008, December 2008, or January 2009. You should not contact the Social Security Administration (SSA) unless a payment is not received by June 4th.

Anytime millions of people are waiting for checks, scam artists are waiting to take advantage of them. In one scam, an email was sent out bearing a picture of President Barack Obama, promising a "free stimulus check" of varying amounts, from \$613.27 to several thousand dollars. Recipients of the email were directed to another website, where they have to "participate in the program" in order to get a check. Participation requires that they complete several "reward offers," such as magazine subscriptions the consumer has to buy, or getting a credit card that's only activated with a purchase.

Another scam sends consumers something that appears to be a stimulus check. Instructions tell consumers to call a toll-free number. When they do, they're told to deposit the check---but to wire a certain amount back, either to enter into foreclosure rescue or to get information on how to use stimulus money to buy foreclosed properties

in the area.

The Federal Trade Commission reports that scam operators ask you to send a small processing fee, supposedly to get a much larger check in return. Or, scammers ask for your bank account number so they can “deposit” your check. Then, they use the information to clean out your account or open new ones using your identifying information. Some stimulus scams encourage you to click on internet links, open attached forms, or call phony toll-free numbers. But simply clicking the link or opening the document can install harmful software, like spyware, on your computer. The result could be your personal information ending up in the hands of an identity thief.

If you come across suspected scams, there are various places for you to file complaints. To file a complaint about frauds, go to the Federal Trade Commission (FTC) website, <https://www.ftccomplaintassistant.gov/> or email your report to the Internal Revenue Service (IRS) at [phishing@irs.gov](mailto:phishing@irs.gov). E-mail scams referred to as “phishing” seek personal data and financial account information that enables another party to access your bank account or to engage in identity theft.

The important thing to remember is that the Treasury Department, the IRS, your bank, and your credit card company----none of them---will call you up or email you for private account information---because they already have it. If you get an email or a phone call asking for bank account numbers, credit card numbers, or offering you economic stimulus money---report them. For more on stimulus check scams, go to [www.recovery.gov](http://www.recovery.gov).

Tri-Valley continues to be ready to assist you with other questions through its free information & referral HELP-LINE at (508) 949-6640 or 1-800-286-6640. You may also access Tri-Valley by E-mail: [info@tves.org](mailto:info@tves.org) or visit the agency’s website at: [www.trivalleyinc.org](http://www.trivalleyinc.org)

Tri-Valley, Inc. is a private non-profit agency providing in-home and community based services in 25 Southern Worcester County towns. The agency receives funding from the Commonwealth of Massachusetts through the Executive Office of Elder Affairs and Federal financial support under the Older Americans Act furnished by the Central Massachusetts Agency on Aging and the Massachusetts Executive Office of Elder Affairs. Funds are also received from other public and private sources. All donations are welcome and memorials may be established. Marilyn L. Travinski is the executive director.

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