

# Scam Alert – Protecting your Social Security

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## By Putnam County State Bank – To Keep it From Happening to You

Scammers are impersonating Social Security staff to steal or extort money from seniors and get their information.

### How it Works

It can start with a recorded phone call warning seniors about a problem with their benefit check. If the senior calls the number on the recording, they will be told there is a warrant for their arrest and the only way to avoid going to jail is to buy hundreds of dollars' worth of prepaid debit cards to resolve the "problem".

Another twist on the same scheme is the scammer calls the senior and tries to con the him/her into "verifying" private information including Social Security numbers, birth dates and parents' names. They say this is to provide the senior with a cost-of-living increase in their benefits. If the information is provided, the scammer uses it to contact the Social Security Administration in an effort to change the seniors direct deposit information and to steal the benefit checks.

A third variation appears to target disability payments. The scammers claim that the benefit amount will increase by \$9000 if they are sent a \$200 fee. If the fee is not sent or is refused, the victims will be threaten with arrest.

### What you need to be aware of

The Social Security Administration occasionally does overpay seniors and alerts them that the overpayments must be repaid. The repayments, however, are done through deductions in future payments or by check. The Social Security Administration NEVER requires that those payments be made with a gift or prepaid debit card.

Be suspicious of any caller who says they are from a government agency. If you are being pressured on the phone into providing payments or making purchases, don't think twice about hanging up.

NEVER provide private information (Social Security number, birth date, etc.) to someone that you cannot verify their identity. They want to steal yours.

If you think the Social Security Administration might have a legitimate reason to contact you, call the agency back at 800-772-1213. You can also call the Office of the Inspector General at 1-800-269-0271 or online at <https://oig.ssa.gov/report>.

Report the incident and share the information with friends and family. Report any scam to [FTC.gov](https://www.ftc.gov), and the local authorities.