

WATCH OUT FOR SCAMS IN THE TIME OF COVID-19

If you are called by a contact tracer: A legitimate contact tracer will not ask for a payment or a credit card number. A legitimate contact tracer will not ask for your social security number. A legitimate contact tracer will not ask for your immigrant status. **DO NOT DOWNLOAD OR CLICK ON A LINK** from a contact tracer.

If there's another stimulus payment, you won't have to pay to get it. Just like last time. Nobody will call to ask for your Social Security, bank account, or credit card number. If there is another stimulus payment, people who qualify would get money direct-deposited, or you'd get a debit card or check mailed to the address you use for your taxes. In the meantime, don't pay to get any economic impact payment, and keep your info to yourself.

Don't pay for job "opportunities." Scammers know that lots of people need to find a job, and they'll be happy to charge you for what winds up being nothing. Scammers also pay for online ads, promising you ways to earn money online. But **do your research** before you sign up — and certainly before you pay.

Never pay up front for mortgage help. In fact, it's illegal for companies to charge you before they help you with **your mortgage** — but that

doesn't stop scammers from trying. If you find yourself behind on your mortgage, talk with your mortgage servicer right away to see what options you have. And **whether you own or rent**, it's worth talking with a **legal services organization** if you are having trouble paying rent or your mortgage.

Watch out for bogus credit card interest rate reduction offers. A number of companies are contacting people by phone to offer reduced interest rates on your credit card - promising zero percent interest— but these offers may be fraudulent and may include undisclosed fees, including balance transfer fees. These callers often ask for your social security number, credit card numbers and other personal information and then use this information to defraud you again. **Hang up on unsolicited pre-recorded sales calls and do not share personal information with telemarketers who call you out of the blue.**

