

Social Security Scams



Americans have lost millions of dollars from Social Security scams. Fraudsters reach out to unsuspecting victims to steal benefits and to obtain personal information. Victims are often exploited through two common scenarios:

Phone Call

For many, it starts with an unsolicited phone call:

An individual impersonating a government official tells the victim that their Social Security number has been suspended or linked to criminal activity.

The victim is asked to confirm the Social Security number for security purposes.

The fraudster then offers to issue a new number or reactivate the old one for a fee.

In complying, the victim shares everything that the fraudster needs to steal the victim's identity.

Office Closures

A fraudulent letter threatening to suspend or discontinue Social Security benefits due to office closures amid a crisis is sent to the victim.

The letter instructs the victim to call a number.

Once the victim makes the call, fraudsters will manipulate callers into sharing personal information and/or remitting payment via gift cards, wire transfers, cryptocurrency or cash.

Recognize the Signs

The best way to protect yourself is to recognize the signs of a scam and remember not to engage with scammers.

- If you receive an unsolicited call, email or text asking for your Social Security number, be suspicious and don't share it.
- Fraudsters try to incite fear, encourage secrecy and make you act before you can think. Don't be afraid to hang up.
- **The Social Security Administration will never:**
 - o Threaten you with benefit suspension, arrest or other legal actions unless you pay a fine
 - o Require payment via gift card, cash, wire transfer, cryptocurrency or prepaid debit card

If you have questions, always confirm by calling the Social Security Administration directly at **1-800-772-1213**.

For more information, visit [aba.com/Consumers](https://www.aba.com/Consumers)

