WV Executive Branch Privacy Tip

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Looking for a COVID-19 Stimulus Checks? Avoid a Coronavirus Stimulus Check Scam

This post will be updated as more information becomes available

With the COVID-19 pandemic impacting everyone across the United States, the U.S. federal government has passed the **largest stimulus package ever** to help minimize financial impacts businesses and consumers. Coronavirus stimulus checks are being mentioned in the news daily, which is leading fraudsters to come up with **stimulus check scams**.

While there is a lot of speculation about what these payments might look like, all anyone knows right now is that the $2 trillion stimulus package has been passed by the Senate and the House of Representatives. The details around how the coronavirus stimulus checks will be distributed are still being worked out.

If anyone receives any messages or letters regarding a government check, it is very likely a coronavirus stimulus check scam. The government will not ask anyone for anyone's **Social Security number**, bank account number or credit card number; the government will also not ask anyone to pay a fee upfront to get their government check; there will not be a way to "expedite payment" through a service provider either.

While the details around the stimulus package are still being worked out, **it has been reported** that people will not have to sign up to receive their coronavirus stimulus check. Instead, it will be an automatic process for anyone that qualifies. **The IRS** is expected to distribute the funds based on the direct deposit information consumers provided in their 2018 or 2019 tax returns. That means all people will have to do is wait for their stimulus check to arrive via **direct deposit**.

If anyone did not provide their bank account information on their last tax return, **the IRS** will mail people their stimulus checks. There have also been discussions about the possibility of sending some payments to consumers on prepaid debit cards to **speed up the process**. Once again, it is not yet known how the coronavirus stimulus checks will be disbursed. If someone reaches out saying that they can get the stimulus payment to you on a debit/credit card, please report it to local authorities or the Internet Crime Complaint Center (IC3).

However, with the stimulus package passing, people can expect to see a rise in stimulus check scams. If the government ends up mailing checks and/or prepaid debit cards, people can also expect to see a rise in **prepaid card scams** and **physical mail theft**.

To avoid any of these scams, consumers should make sure they have **filed their taxes** and have provided their direct deposit information to the IRS in their latest tax return. Consumers should also check to see if **they are qualified** to receive a coronavirus stimulus check, and **for how much**.

Finally, if consumers receive anything that does not seem correct or something they are not expecting, they should **ignore it and go directly to the source** to verify its legitimacy. There is a possibility it could be a stimulus check scam.

If people have questions regarding stimulus check scams, they are encouraged to contact the Identity Theft Resource Center through the website to live **chat** with an expert advisor. For those that cannot access the website, call the toll-free hotline (888.400.5530) and leave a message for an advisor. While the advisors are working remotely, there may be a delay in responding but someone will assist you as quickly as possible.