

News Column for Use Week of October 19, 2020  
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## **Fraud and Credit Reports**

It's been in the news recently that many Kansans have been the victims of identity theft through unemployment fraud. Around 45,000 claims have been illegally submitted to the State of Kansas unemployment system. Were you impacted?

Most likely, your employer would have contacted you as employers are notified of unemployment claims submitted against their companies, or maybe you would have received a letter in the mail to confirm any claims. Unfortunately, two individuals, one current employee and one recent retiree with the River Valley Extension District were victims of a fraudulent unemployment scheme.

These fraudulent claims used our employees' names and social security numbers to file for unemployment. It is an unsettling feeling to know that someone used and has your personal identification information.

If you were a victim, there are many steps you need to take. First, report the fraudulent claim to the Kansas Department of Labor at [www.dol.ks.gov/fraud](http://www.dol.ks.gov/fraud). On this website, there is a list of other steps to take, including contacting your financial institutions, filing a report with the Federal Trade Commission, notifying the Internal Revenue Service, and more.

Whether you were or were not a victim of fraudulent unemployment claims, checking your credit report is a free resource available to help monitor for identity theft, as well as assist with financial wellbeing. Typically, you can request a free credit report from the three main credit reporting bureaus once a year. Those three credit reporting bureaus are Equifax, Experian, and Transunion.

However, due to the novel coronavirus and the increased identity theft and fraud, you can request your free credit reports from the three credit bureaus weekly until April 2021. Take this opportunity to request your three free credit reports online at [www.annualcreditreport.com](http://www.annualcreditreport.com), call 877-322-8228, or complete the request form here (<https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/articles/pdf/pdf-0093-annual-report-request-form.pdf>) and mail to the provided address.

Check your credit reports for accuracy. Review personal information, public records, adverse accounts, satisfactory accounts, and credit inquiries. Errors may be just a mistake, or it may be someone else using your personal identification information. If you do find any inaccuracies, you will need to contact the credit reporting bureau that has an error on the credit report to start the dispute.

If you have questions regarding requesting, reviewing, or disputing your credit reports, please contact Monica Thayer, Family Resource Management Extension Agent, at 785-527-5084 or [mthayer@ksu.edu](mailto:mthayer@ksu.edu).

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