

## BEWARE OF JOB SCAMS

### Warning Signs

According to the Better Business Bureau, 14 million people are caught up in unemployment scams every year. To protect yourself from becoming a victim, it's important to be aware of possible warning signs. Even for sophisticated job seekers, it can be hard to tell the difference between a scam and a genuine offer.

Scammers advertise jobs the same way legitimate employers do — online (in ads, on job sites, and social media), in newspapers, and sometimes on TV and radio. They promise you a job, but what they want is your money and your personal information.

Familiarize yourself with the warning signs and protect yourself during your search. Here are some warning signs associated with job scams and tips to help you avoid them.

1. You Are Asked to Provide Your Confidential Information Don't get too personal too early. Never provide your confidential information to a potential employer before getting a job offer or an interview. Some scammers ask for your bank account information to set up direct deposit or transfer money to your account or ask you to open a new bank account and provide the information to them. Other scammers will ask questions to get information about your personal identity. They tell you to go to a website and fill out a credit report form or provide confidential information. Identity theft scams may try to get you to provide your Social Security number and birth date and other personal information.

2. Contact Information for a Prospective Employer is Vague If you notice the contact information for an online job posting is a generic email, it could be a scam. Most legitimate employers post openings on their company web site – in addition to a job posting website – or use a company email address. If the email doesn't include the company's name, it may likely be a scam. Also, watch out for interviewers who claim they need to use a personal email address due to their company's servers being down, etc.

3. Search Results Don't Add Up Before agreeing to an interview, it may be helpful to do some research. If a job opportunity is offered by a legitimate company, you should be able to find information about the company through an online search. If the information is not available online, or very limited, the possibility of a scam is likely. Sophisticated scammers sometimes set up websites that look professional — However, looks can be deceiving.

4. Job scammers ask new employees to send money. Scammers will ask for money via Zelle, Venmo, Cashapp and other payment networks many credit unions and banks utilize that allows you to send money instantly to someone's checking account. They may also ask you to buy gift cards. They'll also ask the new employee to provide personal information, like one's Social Security and bank account numbers, just like any job offering direct deposit and a W-2 tax form, opening the applicant up to potential identity theft.