Scammers Are Going After Your Social Security Benefits

Scammers are now going to the Social Security Administration website and setting up “my Social Security” accounts of workers that are of retirement age in an attempt to steal their retirement benefits. People age 62 and older face the highest risk of this scam.

**How It Works:**

- Scammers get a hold of personal information, including Social Security numbers, and head to [www.ssa.gov](http://www.ssa.gov) to open a “my Social Security” account in victims’ names.
- They apply for funds, requesting a lump sum payout for any amount due to the victim, and direct the automatic deposit to their own bank account.
- The scammer then withdraws the stolen funds and closes out the bank account, then transfers the funds to gift cards (so they can’t be tracked).

**What You Should Know:**

- Only one “my Social Security” account is permitted for each Social Security number, so signing up early is key.
- While it’s important to set up your account before a scammer can, it’s also a useful resource. Through it, you can view your estimated benefits (retirement, disability, and family benefits), review your earnings record and order replacement documents.

**What You Should Do:**

- Set up your own “my Social Security” account today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).
- If you are a victim of this scam, you will probably have to visit your local Social Security Administration office to resolve it. You can find contact information at [https://secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp).

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family.