



# Protect Yourself from COVID-19 Scammers

Financial scammers read the headlines. They know many families across Maine are having difficulties making ends meet. Don't let scammers capitalize on your financial situation.

Maine's financial institutions are here to help. Know the signs of a financial scam. If an offer seems too good to be true, it usually is.

- **Don't share your personal banking information with anyone!**

The IRS—or any other government agency—will not contact you about your government stimulus check. Do not provide your banking information to anyone claiming to be with the IRS. Scammers are contacting consumers via phone, text, and email to trick them into providing this sensitive information.

- **Don't become a victim of a loan scam!**

If you need to borrow money during COVID-19, your first point of contact should be your local credit union or bank. These institutions may even be able to identify additional options you can consider before taking on new debt. Always read the fine print before you sign any loan agreement or cash advance, understand the long-term costs and upfront fees, and only work with a reputable lender.

- **Don't share personal information or Social Security Numbers!**

As a rule of thumb, government agencies and the World Health Organization, will never request personal identifiable data (like your full name, Social Security number, driver's license number, bank account number, passport number) to provide you with important COVID-19 updates.

- **Don't fall for get rich quick schemes!**

There is no cure for COVID-19. Do not invest in companies claiming to have a vaccine.

- **Don't click links from unsolicited emails!**

Email phishing scams are on the rise. Never click a suspicious link or open an attachment from a person or organization you don't know. It always is safer to visit an organization's website directly for information.

- **Don't respond to any unsolicited messages or complete any grant application forms from individuals appearing to be with the U.S. Small Business Administration (SBA)!**

Scammers claiming to be with the SBA are calling and texting small businesses owners. They are telling business owners that they could be eligible for a COVID-19 business grant if they complete an application and pay a small processing fee. The SBA does not provide grants.

When in doubt, contact your credit union or bank. These institutions provide safe and reliable resources you can count on every day, but their assistance is especially meaningful during times of crisis.