Employment Development Department Reminds Californians to Guard Against Identity Theft “Smishing” Scams

Tips offered for identifying probable scam messages

SACRAMENTO–The California Employment Development Department (EDD) continues to urge Californians to guard against criminals who pretend to be EDD or Bank of America and try to trick people into giving up personal information by text message or telephone. Such fraud attempts specifically through text messages are called “smishing.”

The latest round of text-message smishing schemes tries to trick people into clicking links in fake Bank of America or EDD text messages.

Here are a couple of examples of scam text messages:

EDD ALERT: You have a Pending CA Deposit of $4,106.99 which is not yet posted to your EDD Card Account due to the restriction on your EDD Bank of America Account. Please reactivate your card with the following link to approve the deposit and continue using your card. Click here to activate.

https://eddcards48hrs.com/visaprepaidprocessing

EDD Bank-of-America:- You have a Pending $2,100.98 CA Deposit which is not yet posted to your EDD Card Account due to the restriction on your card, Please reactivate your Unemployment EDD card with the following activation link to approve the deposit and continue using your card. Click here to activate.

http://eddc24hrs.com/visaprepaidprocessing

The U.S. Department of Justice and Federal Trade Commission have also warned consumers about this type of scam. The Federal Trade Commission explains that these sophisticated schemes try to trick people into clicking a link that takes them to a fake workforce agency website that may look legitimate.

(more)
Claimants are then prompted to input personal information that fraudsters can steal for a number of purposes like applying for credit cards or filing fraudulent benefit claims.

Information about how to avoid text-message scams is available through the Federal Trade Commission, FBI, and the EDD What You Should Know About Unemployment Scammers fact sheet.

Customers who are unsure whether a text message is legitimate can check their UI Online account or their mailed notice to verify the information.

Here are some key tips to help people determine whether a text message is a scam:

- Text messages asking people to reactivate a card by clicking a link are scams. Bank of America and EDD never text message people to reactivate a debit card.
- Never click a link in an unexpected text message claiming to be from EDD or Bank of America.
- Customers can verify whether an EDD text message is a legitimate by checking UI Online or the mailed notice for the same information.
- Customers can call Bank of America using the telephone number on back of their debit card to check if a bank-related text message is legitimate.
- EDD sends text messages from the number 510-74 or 918-06. Customers should be aware, however, that a scammer might attempt to spoof this number to trick someone.

Anyone who believes they have been targeted by smishing should immediately report this crime to the National Center for Disaster Fraud by filing a NCDF Complaint Form or by calling 866-720-5721. Customers can also report fraud to EDD by visiting Ask EDD and selecting the Report Fraud category to submit a Fraud Reporting Form online. The EDD also offers other tips on how to protect yourself from scams and how to report suspected fraud on our Help Fight Fraud webpage.

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