

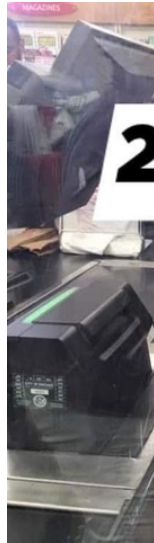
ADDING INSULT TO INJURY:



How Not To Get **SCAMMED** During Covid19

NONE OF THESE

U FROM COVID19 SCAMS



“As of April 23, the Federal Trade Commission (FTC) had received more than 25,400 consumer complaints related to the outbreak, including nearly 14,000 fraud complaints. Victims have reported losing \$19.3 million, with a median loss of \$556.” *AARP.org*

“[The FTC is] working closely with federal and state law enforcers . . . and are devoting significant resources to tackling scammers and unfair and deceptive business practices. It will not tolerate businesses seeking to take advantage of consumers’ concerns and fears regarding coronavirus disease, exigent circumstances, or financial distress. Information to educate consumers about emerging coronavirus scams, and what each of us can do, is available at ftc.gov/coronavirus.” *FTC.gov*

“The SEC’s Office of Investor Education and Advocacy is issuing this Investor Alert to warn investors about investment frauds involving claims that a company’s products or services will be used to help stop the coronavirus outbreak.” *Investor.gov*

We're from the Government: We're here to help you!

(When to Suspect Fraud)

SBA ***does not*** initiate contact on either 7a or Disaster Loans or grants. If you are proactively contacted by someone claiming to be from the SBA, suspect **fraud**.

If the SBA needs to contact you, you should receive an email from an email address with the suffix @sba.gov



SBA LOAN

[All](#)[News](#)[Videos](#)[Images](#)[Books](#)[More](#)[Settings](#)[Tools](#)

About 224,000,000 results (0.57 seconds)

Ad · www.nav.com/

CARES Act SBA | Loan Calculator | nav.com

Complete your **SBA COVID loan** application with Nav. Find out how much you could qualify...

SBA PPP Loan Application

Paycheck Protection Program Loan App...

Small Business Loans

Get Matched To The Best Loans Browse...

Ad · www.sbaloandefaulthelp.com/

SBA Loan Forgiveness Explained | Perliski Law Group

Facing an **SBA Loan** Default? Bankruptcy is not the only option. Contact attorneys at...Ad · www.guardengine.com/web/results

Small Business Loans Lenders | Find Small Business Loans...

Search **Small Business Loans** Lenders. Visit & Lookup Immediate Results Now.Ad · www.socialscour.com/

Small Business Loans | Small Business Loans | socialscour.com

Search **Small Business Loans**. Look Up Results on SocialScour.com. Make An Inquiry.www.sba.gov › [funding-programs](#) › [loans](#)

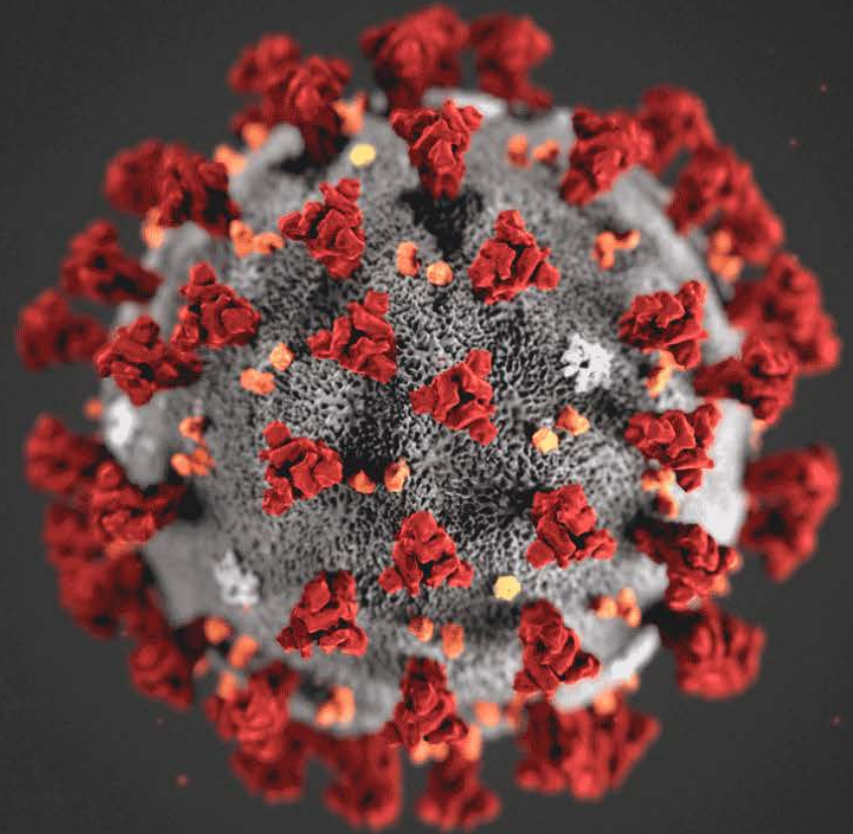
Loans - Small Business Administration

The **SBA** works with lenders to provide **loans** to small businesses. The agency doesn't lend money directly to **small business** owners. Instead, it sets guidelines for ...[Coronavirus Relief Options](#) · [Paycheck Protection Program](#)



Coronavirus (COVID-19): Small Business Guidance & Loan Resources

[LEARN MORE](#)





Coronavirus (COVID-19): Small Business Guidance & Loan Resources

Health and government officials are working together to maintain the safety, security, and health of the American people. Small businesses are encouraged to do their part to keep their employees, customers, and themselves healthy.

Content

- [Coronavirus Funding Options](#)
- [Guidance for Businesses and Employers](#)
- [Local Assistance](#)
- [Join the SBA's Relief Efforts](#)
- [SBA Products and Resources](#)
- [Government Contracting](#)

Coronavirus Funding Options

[Click here to learn more about available SBA loan and debt relief options.](#)





Loans

Start or expand your business with loans guaranteed by the Small Business Administration.



Investment capital

Find an investor for your business. Investors make both debt and equity investments.



Disaster assistance

Get help after a disaster with low-interest disaster loans from the Small Business Administration.



Surety bonds

Protect your work and your client with an SBA-guaranteed surety bond.



Grants

Look for government grants that help businesses do scientific research and development.





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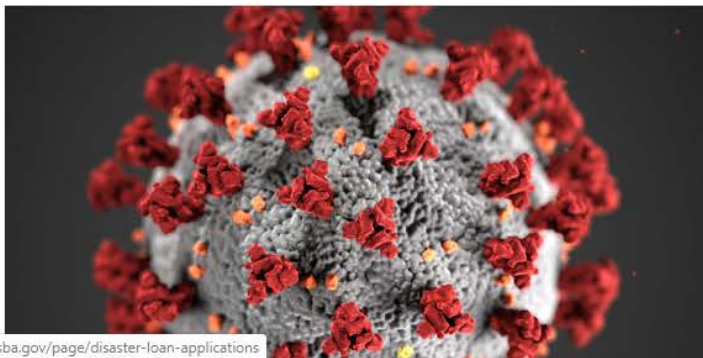


Disaster assistance

The SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.

[APPLY FOR ASSISTANCE](#)

Get help after disasters



<https://www.sba.gov/page/disaster-loan-applications>



Disaster Loan Applications

Find out how to apply for SBA Disaster loans

Content

[Notice: Lapse in Appropriations](#)

[Economic Injury Disaster Loans and Loan Advance](#)

[Home Loans or Sole Proprietor Loans](#)

[Mailing instructions](#)

[Useful links](#)

[Get help](#)

Notice: Lapse in Appropriations

SBA is unable to accept new applications at this time for the Economic Injury Disaster Loan (EIDL)-COVID-19 related assistance program (including EIDL Advances) based on available appropriations funding.

Applicants who have already submitted their applications will continue to be processed on a first-come, first-served basis.

BEWARE OF SCAMS AND FRAUD SCHEMES

The Office of Inspector General recognizes that we are facing unprecedented times and is alerting the public about potential fraud schemes related to economic stimulus programs offered by the U.S. Small Business Administration in response to the Novel Coronavirus Pandemic (COVID-19). The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), the largest financial assistance bill to date, includes provisions to help small businesses. Fraudsters have already begun targeting small business owners during these economically difficult times. Be on the lookout for grant fraud, loan fraud, and phishing.



Grants

- SBA **does not** initiate contact on either 7a or Disaster loans or grants. If you are proactively contacted by someone claiming to be from the SBA, suspect fraud.



Loans

- If you are contacted by someone promising to get approval of an SBA loan, but requires any payment up front or offers a high interest bridge loan in the interim, suspect fraud.
- SBA limits the fees a broker can charge a borrower to 3% for loans \$50,000 or less and 2% for loans \$50,000 to \$1,000,000 with an additional ¼% on amounts over \$1,000,000. Any attempt to charge more than these fees is inappropriate.
- If you have a question about getting a SBA disaster loan, call 800-659-2955 or send an email to disastercustomerservice@sba.gov.
- If you have questions about other SBA lending products, call SBA's Answer Desk at 800-827-5722 or send an email to answerdesk@sba.gov.



Phishing

- Look out for phishing attacks/scams utilizing the SBA logo. These may be attempts to obtain your personally identifiable information (PII), to obtain personal banking access, or to install ransomware/malware on your computer.
- If you are in the process of applying for an SBA loan and receive email correspondence asking for PII, ensure that the referenced application number is consistent with the actual application number.
- Any email communication from SBA will come from accounts ending with **sba.gov**.
- The presence of an SBA logo on a webpage **does not** guaranty the information is accurate or endorsed by SBA. Please cross-reference any information you receive with information available at www.sba.gov.

Report any suspected fraud to OIG's Hotline at 800-767-0385 or online at, <https://www.sba.gov/about-sba/oversight-advocacy/office-inspector-general/office-inspector-general-hotline>.



The SBA DOES NOT require upfront payments

If someone contacts you offering to expedite your application, or offering a high interest “bridge loan” in the interim, suspect fraud.

NO ONE can move you to the front of the line or file your application for you.

As of April 16, 2020, no new loan applications are being accepted. Applications are being processed on a first come, first serve basis.

Paying more for service will not expedite approval or funding

The SBA limits the amount of fees brokers can charge for loans:

3% for loans under \$50,000

2% for loans between \$50,000 and \$1,000,000

¼% on amounts in excess of \$1,000,000



You will not get an unsolicited text from the SBA or any governmental entity asking for sensitive data. **Suspect fraud.**

Phishing is a cybercrime in which a target or targets are contacted by email, telephone or text message by someone posing as a legitimate institution to lure individuals into providing sensitive data such as PII (personally identifiable information), banking and credit card details and passwords, or to gain direct access to your electronic device to install malware or ransomware.

KARE 11 Investigates: SBA loan scam targets MN businesses...

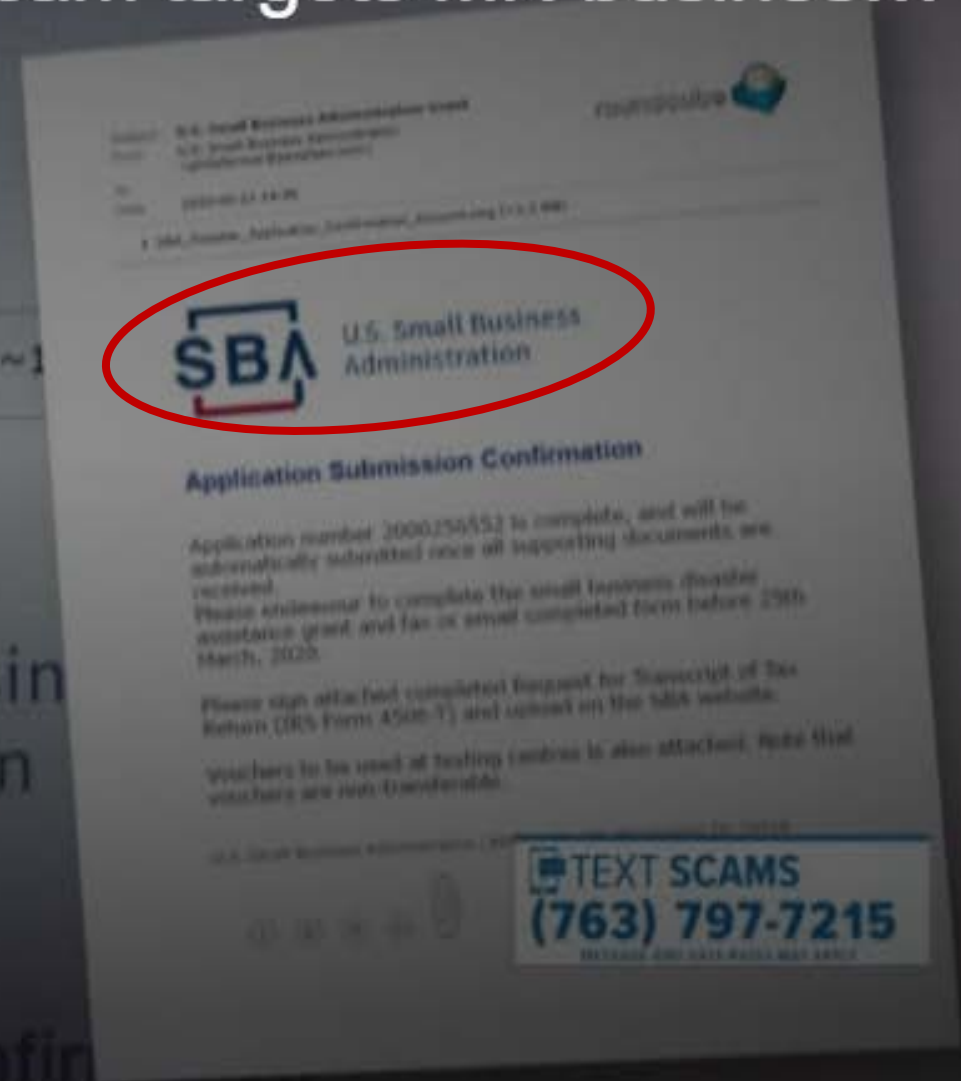
Subject **U.S. Small Business Administration Grant**
 From U.S. Small Business Administration
 <philipfarmer@peoplepc.com>
 To
 Date 2020-03-23 14:56

- SBA_Disaster_Application_Confirmation_Documt.img (~1

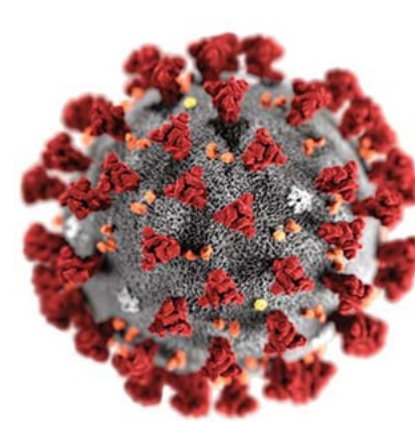
Philipfarmer@peoplepc.com



Application Submission Confir



JUST BECAUSE IT LOOKS OFFICIAL, DOESN'T MEAN IT IS



Novel Coronavirus, 2019-nCoV

is now officially called

COVID-19

CO - Corona
VI - Virus
D - Disease



Request for Copy of Tax Return

OMB No. 1545-0047

Do not sign this form unless all applicable fees have been completed.

OMB No. 1545-0047

Department of the Treasury
Internal Revenue Service

Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506, visit www.irs.gov/form4506.

Tip: You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the original tax return and usually contains the information that a third party (such as a mortgage company) requires. See **Form 4506-T, Request for Transcript of Tax Return**, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." or call 1-800-829-0848.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
1c If a joint return, enter spouse's name shown on tax return.	1d Second social security number or individual taxpayer identification number if joint tax return
2 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
3 Previous address shown on the tax return (if different from line 2 (see instructions))	
4 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution: If the tax return is being mailed to a third party, ensure that you have filed in lines 6 and 7 before signing. Sign and date the form once you have filed in these lines. Completing these steps helps to protect your privacy. Once the IRS releases your tax return to the third party listed on line 4, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

5 **Tax returns requested.** Form 1040, 1120, 990, etc. and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1041A, and 1041B are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. **Notes:** If the copies must be certified for court or administrative proceedings, check here

7 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

_____	_____	_____	_____
_____	_____	_____	_____

8 **Fee.** There is a \$50 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN, ITIN, or EIN and "Form 4506 request" on your check or money order.

a Cost for each return	\$ _____
b Number of returns requested on line 7	_____
c Total cost. Multiply line 8a by line 8b	\$ _____

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 4, check here

Caution: Do not sign this form unless all applicable fees have been completed.
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 1b, or a person authorized to obtain the tax return requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian (as holder partner, executor, trustee, administrator, trustee, or party after the taxpayer), I certify that I have the authority to execute Form 4506 on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory certifies that he/she has read the attention clause and upon so reading declares that he/she has the authority to sign the Form 4506. (See instructions.)

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 1b
	Title (if tax filer/return is a corporation, partnership, estate, or trust)		
	Signatory's signature	Date	

DON'T CLICK ON UNSOLICITED LINKS

Scammers use email or text messages to trick you into giving them your personal information or to install a virus or ransomware on your device.

Don't click on any attachments you receive from someone you don't know or from a source that you did not request.

Scam messages seem identical to official correspondence.

Check it out first by calling a phone number you trust and talking with someone about the notification. Don't call phone numbers mentioned in the questionable message.



Ethical Pandemic Coronavirus Supplies



Dear Ms. Tygier,

We are here to assist.

We are a 60 year old family owned business situated in Hong Kong & USA, and have set up a special operation to help everyone through the current pandemic.

We charge an ethical 5 to 15% on all orders depending on the order size and we have all the necessary medical supplies and connections to supply chains at our disposal.

We want to save lives and keep everyone safe.

If you are a hospital, or a community looking for donation of supplies, please get in touch with us to get listed in our program to help connect you with others.

Below are the list of products we can provide you with:

- (A) Medical Respiratory Masks – Adult or Child 3-Ply Masks / KN95 / N95
- (B) Medical Gowns
- (C) Disposable Gloves
- (D) Thermometers
- (E) Disposable Medical Body Suit.
- (F) Medical Face Shields
- (G) Covid Test Kits (IVD or Nucleic Acid)
- (H) PPE – Personal Protection Equipment
- (I) Ventilators (OVER 10K stock available immediately in Europe).
- (J) Medication - Chloroquine / Hydroxychloroquine (Shipped from pharmacy).

We would like to help everyone regardless of your quantities. We have setup four departments to help clients depending on their needs from small personal needs to large government agencies.

- 1- Personal Needs / Small orders.
- 2- Wholesale orders (for businesses / hospitals)
- 3- Factory volume orders (i.e. for larger hospitals / corporations)
- 4- Institutional orders – (i.e. for govt., larger hospital groups, cities etc)

Orders can be one off or rolling orders, and we can air courier to anywhere in the world. Delivery dispatch can be same day if stock is available and the fastest couriers deliver in 1-3 working days.

Additional product.

Special offer:

Hand sanitizers - only available in wholesale qty 5 / 25 / 255 gallon containers delivered anywhere in North American within 5 days or less. Cost US\$40 per gallon + shipping, minimum purchase 50 gallons. Contact us to purchase.

Please reply back to this email if you have any questions or if you would like to place an order.

If I have not reached the right person, please forward to the relevant person, or please feel free to forward to any family or friends

Best Regards,

Kate Lee
EPS Team

Suspect Unsolicited Text Messages

Text Message
Today 3:45 PM

Someone who came in contact with you tested positive or has shown symptoms for COVID-19 & recommends you self-isolate/get tested. More at COVID-19anon.com/alert


WJLA.COM
'DO NOT click the link'; Police warn of scam COVID-19 text messages

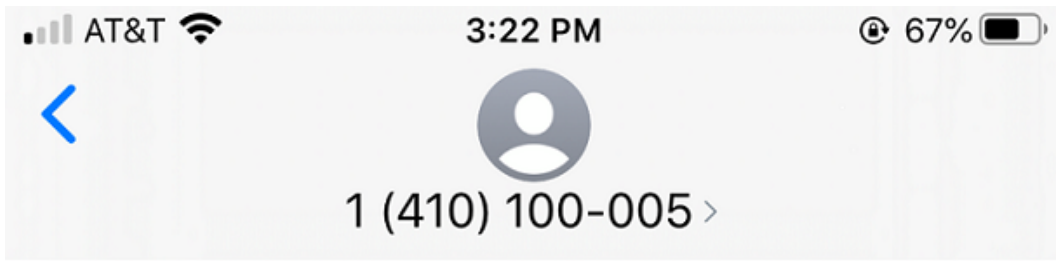


Text Message
Today 9:38 AM

FRM:ChaseBank.Call [844-265-4199](tel:844-265-4199) now
SUBJ:Account LOCKED
MSG::8000

HOU MATIMES.COM
Don't Click the Link in this Text Message; It's a Scam - The Times of...





Text Message
Today 8:52 AM

FRM:Capital One
SUBJ:office
MSG:Important
message from accounts
deaprtment!
=> [http://
card2capital1.com](http://card2capital1.com)



The least you can do
if you are going to try
to scam someone is
either spell correctly
or proofread

TREATMENTS AND CURES

Ignore online offers for vaccinations, treatments and home test kits.

If you see ads touting prevention, treatment, or cure claims for the Coronavirus, stop. If there's a medical breakthrough, you're not going to hear about it for the first time from an ad or sales pitch.

**At this time, there also are no FDA-
authorized home
test kits for the Coronavirus.**

Bioenergy Wellness Miami. This the Florida company claimed on its website that devices it sells emit sound frequencies that “target Coronavirus/SARS viral infections, and can be used either as homeoprophylaxis or at the onset of flu-like symptoms. . . .”

Face Vital LLC. This Miami Beach business marketed its “Face Vital Sonic Silicone Facial Brush” as a way to “fight off Coronavirus” and suggested consumers could “RAMP UP YOUR BEAUTY AND CLEANSING REGIMEN, FIGHT OFF CORONA” by using its product.

LightAir International AB This Swedish company claimed, “The corona virus can in various ways be air-borne . . . IonFlow air purifiers are scientifically proven to efficiently prevent spread of air-borne viruses.”

MedQuick Labs LLC. According to statements the Arkansas company made on its Facebook page, “The CoronaVirus, as well as the flu, has everyone in a frenzy right now. One of the best things you can do is make sure your immune system is strong enough to fight off anything nasty. Boost your immune system with our improved Immunity Boost drip!

New Performance Nutrition. “NPN ANTI-VIRUS KIT is a bundle of immune supplements, hand-picked by NPN Owner/Founder Matt Mahowald, that will target and increase your immunity to help ward off the COVID-19 virus.”

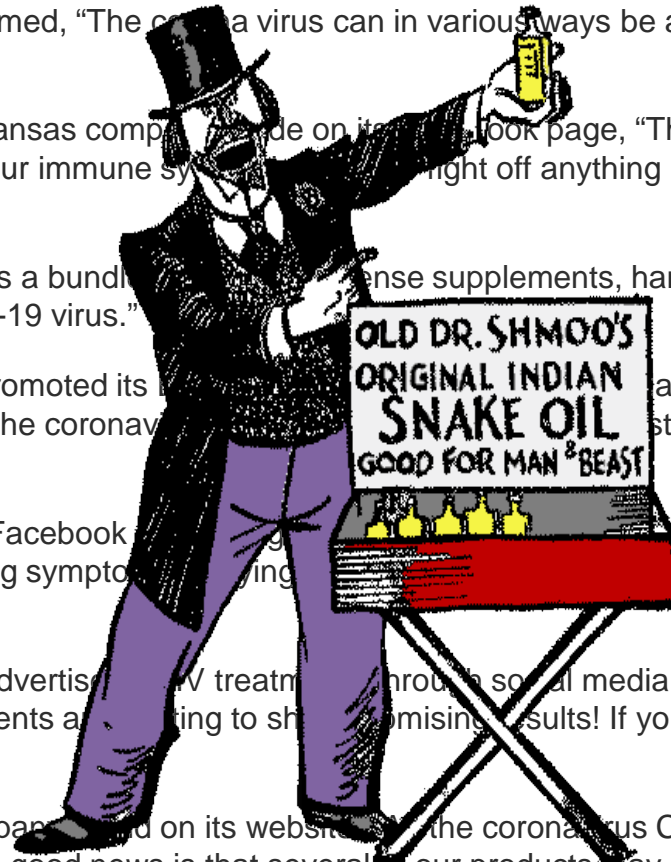
PuraTHRIVE LLC. The Colorado company’s website promoted its Vitamin C could help to prevent the Coronavirus “The coronavirus stopped completely with the immediate widespread use of high doses of Vitamin C.

Resurgence Medical Spa, LLC. This Texas business Facebook page claimed “More research is showing that high doses of Vitamin C could both prevent and treat Covid-19. Whether you’re experiencing symptoms or not, call us today to schedule an appointment for a High Dose Vitamin C plus Immunity Booster IV infusion.”

Rocky Mountain IV Medics. The Colorado company advertised IV treatment through social media and on its webpage, using claims like this: “Coronavirus Symptoms Treatment Tests are underway and IV Vitamin C treatments are being used to show promising results! If you’re looking for IV Vitamin C therapy, we have ASAP and prescheduled appointments available.”

Suki Distribution Pte. Ltd. The Singapore-based company stated on its website “As the coronavirus COVID-19 pandemic is spreading globally, our clients ask whether our products can help prevent or treat Coronavirus. The good news is that several of our products may play a role in strengthening the immune system or in fighting the Coronavirus.” The website further claims that a laboratory study concluded that the purported active ingredient cepharanthine “can be applied for the prevention and treatment of Human Coronavirus infection.”

Vita Activate. This Canadian company claimed on its website that its Natural Chaga Mushroom “may prevent invaders such as the corona virus. Just a few sprays a day can boost your immunity effectively . . . Very rich in source of magnesium, zinc, and selenium that have anti-corona virus properties.



IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

v.

Civil Action No. _____

DR. RAY L. NANNIS, P.C., dba OPTIMUM
WELLNESS SOLUTIONS, a Texas corporation;
and DR. RAY L. NANNIS, an individual,

Defendants.

**COMPLAINT FOR TEMPORARY RESTRAINING ORDER,
PRELIMINARY INJUNCTION, AND PERMANENT INJUNCTION**

The United States of America brings this action against Defendants Dr. Ray L. Nannis, P.C. dba Optimum Wellness Solutions (Optimum) and Dr. Ray L. Nannis (Dr. Nannis) for injunctive relief pursuant to 18 U.S.C. § 1345 to prevent an ongoing fraud on the public.

INTRODUCTION

1. Defendants are conducting a predatory wire fraud scheme exploiting the current COVID-19 pandemic.



IMPERSONATION OF MEDIA PROVIDERS

Fraudulent emails are impersonating the media service provider Xfinity.

Message looks official and leads with a message that has appeared on real emails from the company "xfinity - We are rolling over today!!!" and contains official language crediting the message source.

The email states "email needs to be updated today as we are rolling over to a new version" and includes a link "click here."

The email exhibits clear signs of a scam. The subject line spells the company name as X-FINITI, not Xfinity. The return address was to an individual, not Xfinity. Clicking the link opened a Google Forms page with the Xfinity logo asking for user ID and password.

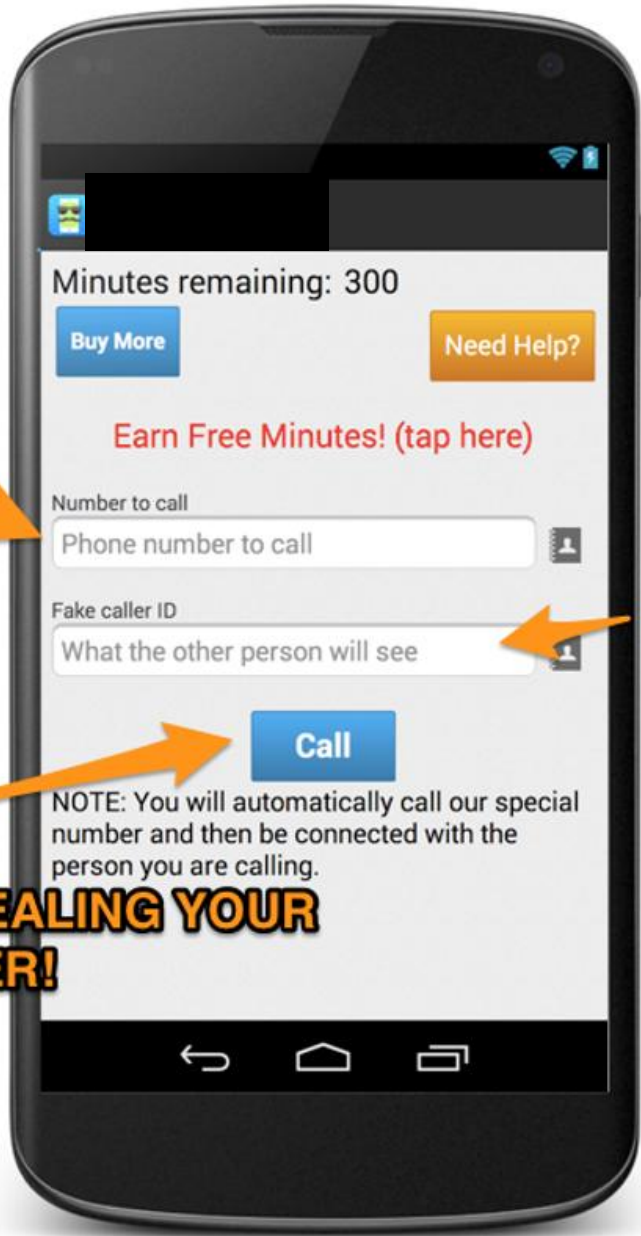
NEVER TRUST CALLER ID

It's relatively easy to fake your Caller ID. There are apps.

Scammers may pose as government officials, law enforcement, credit card company reps or bank employees to steal your personal information.

Always validate a person's organization by calling them back through an official phone number.

1. Enter the number you are calling



2. Enter the caller id you want them to see

3. CALL WITHOUT REVEALING YOUR REAL PHONE NUMBER!

ROBOCALL SCAMS

Test Kit Phone Scam

Audio transcript: ...*[The Coronavirus] Response Act has made coronavirus testing more accessible immediately. If you want to receive a free testing kit delivered overnight to your home, press 1. If you do not want your free testing, press 2.* (Audio source: YouMail)

Student Loan Callback Scam

Audio transcript: *Hello this is Brad ... with an important message regarding the effects of the coronavirus outbreak on your student loans. As you may have already heard, President Trump invoked his power as commander-in-chief by declaring a national emergency due to the widespread impact of COVID-19. New measures will include waiving interest on your federal student loans until further notice. During this time our offices have continued to maintain full staffing levels and will continue to do so until further notice. For more information on how these new measures will impact your future payment obligations, call us back today at 855-264-XXXX before 6:00 PM Pacific Standard Time. Thanks, and have a great day* (Audio source: Nomorobo)

Delivery Scam

Audio transcript: *Dear customer: Due to coronavirus outbreak, we deliver a wide range of sanitizers, handwash, toilet papers, and face masks at your doorstep to safeguard you and your family from coronavirus. No need to visit stores. Get delivery in 24 hours. To order press 1. For more knowledge and safety tips about coronavirus, press 2.* (Audio source: Nomorobo)

BUT WAIT, THERE'S MORE

Diabetic Test Kit Scam

Audio transcript: *If you are diabetic and using insulin, we can qualify you to get a free diabetic monitor and a complimentary testing kit for coronavirus. To learn more, please press 1, otherwise please press 2.* (Audio source: YouMail)

HVAC for Coronavirus Phone Scam

Audio transcript: *Protect your loved ones from the coronavirus. For only \$79 our highly trained technicians will do a full air duct cleaning and sanitation to make sure that the air you breathe is free of bacteria. So don't hesitate, press 0 and have your duct system cleaned and sanitized now. Press 9 to be removed from this list.* (Audio source: YouMail)

Work From Home Scam

Audio transcript: *Hello this is a courtesy invitation to work with Amazon from home and make up to \$400 in a day. Open enrollment has begun for the Amazon associate program. The program allows you to partner with Amazon and share in their success, as a referral partner. Everyone over 18 qualifies. No sales or technical experience are needed. Work from home. You set your own schedule. To learn more about partnering with Amazon, call the Amazon hotline at 360-203-XXXX. Spaces are limited so please call now, 360-203-XXXX, that's 360-203-XXXX. Thank you.* (Audio source: Nomorobo)

DON'T PRESS ANYTHING.

DON'T CALL ANYONE

ALWAYS CHECK YOUR SOURCES

DON'T PAY UPFRONT FOR A PROMISE

Scammers may ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance or a job.

They may say you've won a prize, but first you need to pay taxes or fees.

If you do, they will probably take the money and disappear.

YOUR COMPUTER IS NOT BROKEN

Microsoft, Apple, Google and Samsung are not good Samaritans monitoring your computer to diagnose problems.

Scammers pose as employees of large telecommunications companies or technical support providers to tell you that your computer is experiencing technical problems.

They request remote access to solve the problem. Once in they either demand fees or purchases to complete their work, or they install malware or ransomware to take your information hostage.

CONFIRM THAT ACCOUNT INFO IS NEEDED AND WIRE INSTRUCTIONS CORRECT

Use caution when wiring funds to unknown or even known people or businesses.

Scammers posing as government officials, closing agents or some other trusted source hijack and modify wiring instructions to route money to wrong accounts.

Confirm that bank account information is needed to receive funds. Your PPP is coming from your banker who should already know your bank account number. If you receive a request for your account number for deposit call your banker before providing any information

Even if you know that funds are to be wired, **ALWAYS** ways pick up the phone and call a trusted contact (and not the phone number in the email) to confirm correct wire instructions

FAKE CHARITIES

Scammers prey on feelings of helplessness and our need to feel like we can help.

Do your homework when it comes to donations. Use the organizations listed at [ftc.gov/charity](https://www.ftc.gov/charity) to research charities.

If someone wants donations in cash, by gift card, or by wiring money, don't do it.

PRESSURE TACTICS SHOULD SEND UP RED FLAGS

Scammers typically demand immediate responses and payment, or threaten law enforcement or legal action.

If you feel threatened or are asked not to provide details to others or your bank about the reason for transaction, expect a scam.

SCAMMERS TARGET THE ELDERLY

Especially vulnerable to COVID19 schemes are seniors, who are specifically targeted by criminals. Please talk with your parents and elderly family members, as well as elderly clients, about these scams and how to avoid them.

Examples of Scams targeting the elderly:

Social Security Administration: *“During these difficult times we regret to inform you we must immediately suspend your social security account immediately due to suspicious behavior.”*

Medicare testing scam: *“Thank you for calling the coronavirus hotline. Because of the limited testing, we are first taking medicare members - will this test be for you, or you and your spouse?”*

STIMULUS MONEY

1.You don't need to do anything. If you filed taxes for 2018 and/or 2019, the federal government should have the information needed to send you your money. Social Security recipients and railroad retirees who are otherwise not required to file a tax return also do not need to do anything to receive their money. If you otherwise have not filed taxes recently, you **may** need to submit a simple tax return to get your check.

2.Do not give anyone your personal information to “sign-up” for your relief check. There is nothing to sign up for. Anyone calling to ask for your personal information, like your Social Security number, PayPal account, or bank information is a scammer. Be on the lookout for email [phishing scams](#), where scammers pretend to be from the government and ask for your information as part of the “sign-up” process for the checks.

3.To set up direct deposit of your check, communicate only with the IRS at irs.gov/coronavirus. You only need to do this if you **didn't** give the IRS your bank information on your 2018 or 2019 return. In the coming weeks, the IRS will be setting up an online form available through irs.gov/coronavirus. But nowhere else, and never in response to an email, text, or call.

4.No one has early access to this money. Anyone that claims to is a scammer. Scammers are using the lack of detail to try to trick people into giving their personal information and money.

To get official updates and more information, visit the IRS's page on [economic impact payments](#). And if you come across a scammer trying to take your check, we want to hear about it. Report it at ftc.gov/complaint.

United States Department of Justice Disaster-Related Fraud Hotline

Contact the National Center for Disaster Fraud
at (866) 720-5721, by fax at (225) 334-4707,
or by email at disaster@leo.gov.

To report any suspected Coronavirus Scam or price gouging in Louisiana

Call the LADOJ Consumer Protection Hotline at 1-800-351-4889 or fill out a **Consumer Dispute Form** available at <https://www.ag.state.la.us/>

QUESTIONS about getting a SBA Disaster Loan?

Call 800-659-2955

or

Send an email to disastercustomerservice@sba.gov

If you suspect fraud, tell the SBA

Report any suspected fraud to OIG's hotline at
800-767-0385

or

Online at <https://www.sba.gov/about-sba/oversight-advocacy/office-inspector-general/office-inspector-general-hotline>

WHEN IN DOUBT

Google It



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I'm Feeling Lucky

Stay Safe

Stay Healthy and

Stay Six feet Away