



BRIAN E. FROSH, MARYLAND ATTORNEY GENERAL

PRESS RELEASE

FOR IMMEDIATE RELEASE:
March 24, 2021

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press@oag.state.md.us
410-576-7009

ADVISORY: Attorney General Frosh Urges Clients of Precious Metals Companies to File Claim Before Deadline
Metals.Com, Tower Equity, Chase Metals, and Barrick Capital Receivership Claim Deadline for Investors Is April 30, 2021

BALTIMORE, MD – Maryland Attorney General Brian E. Frosh, other state regulators, and the Commodity Futures Trading Commission recently filed a joint [civil enforcement action](#) against Metals.com, Tower Equity, Chase Metals, Barrick Capital, and other associated parties. The defendants are accused of perpetrating a fraudulent precious metals investment scheme. The case allegedly involves 1,600 investors and more than \$185 million in customer funds. The United States District Court for the Northern District of Texas entered an injunction and a restraining order that froze the assets of the defendants and appointed a Receiver to marshal assets of the defendants for the benefit of defrauded clients.

In the coming months, the Receiver will submit the claims to the court for approval to start distributing the remaining money to defrauded clients. As part of the process, the Receiver will be sending correspondence, instructions, and a claims form. In order to participate in the claims process and request a return of the remaining available money, defrauded clients must contact the Receiver to obtain claims forms. **The deadline to return the claim form to the Receiver is April 30, 2021.**

“We are very pleased to be able to offer restitution for customers of these companies,” said Attorney General Frosh. “To recoup funds that may have been lost, defrauded investors must return a claim form to the Receiver. My office stands ready to assist defrauded investors as they navigate the claims process, and we will continue to pursue enterprises that cheat seniors and others who rely upon them to invest and protect their savings.”

Defrauded clients should direct questions about the claims process to the Receiver by email at kelly.crawford@solidcounsel.com or by telephone at 214-706-4213. Information about the claims process is available in the FAQs on the Receiver's website at <https://www.metalsandbarrickcapitalreceivership.com>.

The Securities Division of the Maryland Attorney General’s Office can also provide additional information and explanation relating to the allegations of fraud, the lawsuit, the receivership, and

the claims process. The Securities Division can be reached by telephone at 410-576-6360 or email at securities@oag.state.md.us.

<https://www.marylandattorneygeneral.gov/press/2021/032421.pdf>



Consumer Alert – Beware Fake Publisher’s Clearinghouse Award Letters

BALTIMORE, MD (April 26, 2021) – The Attorney General’s Consumer Protection Division has been notified about a fraudulent “Publisher’s Clearing House” (PCH) letter that claims the recipient has won an award of a million dollars, or more, from a random drawing of a serial number called the 2021 Mega Prize Payout. The letter claims that the recipient has been approved for a lump sum payment.

At the top of the scam letter, “Payment of Winnings and Final Notice” is typed in bold, uppercase letters, and just under this is a Reference Number. The letter advises the recipient to contact a “claims agent,” and to keep the award confidential until payment has been made to the recipient’s account. At the bottom of the letter is a photocopied signature and picture of PHC’s Executive Vice President Deborah Holland.

This letter contains several red flags that it is a scam:

- It asks the recipient to act quickly and confidentially to obtain a prize.
- It contains awkward phrases and grammatical errors
- The signature and photo at the bottom of the letter are poorly reproduced photocopies.

Always be wary of unsolicited “award” letters, emails, text messages, or other forms of communication, especially if you didn’t enter any contests, sweepstakes, or lotteries.

If you receive this letter, report it to our Consumer Protection Division at consumer@oag.state.md.us. Do not call any phone numbers listed on the letter.

If you suspect you have been a victim of this scam, call or email our Identity Theft Unit at 410-576- 6491 or idtheft@oag.state.md.us to learn how to protect your identity and financial information.



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CONSUMER ALERT

Consumer Alert: Telephone Scammers Are Spoofing Local Hospitals and Public Utilities to Steal Personal Information, Threatening to Terminate Medicare Benefits

June 23, 2021 - The Consumer Protection Division has received reports that scammers are “spoofing” local hospital and public utility phone numbers in an attempt to steal personal and medical information, such as Medicare, Medicaid, and/or Social Security numbers, over the phone. Some of the scammers are threatening to terminate Medicare benefits if the call recipient refuses to provide personal information over the phone.

Because these incoming calls appear to be legitimate on the recipient’s Caller ID, these scams are a particularly dangerous type of deception. The scammers are hoping they can trick potential victims into answering the phone by spoofing legitimate phone numbers. **If you are not expecting a call, be very wary of any calls that appear on your caller ID to be coming from a medical facility or public utility.**

If you do receive an unexpected phone call that displays the name of a local hospital, medical facility, doctor’s office, or public utility, the Attorney General recommends that you let the call go to voicemail. You can then call the hospital or utility directly – using a telephone number listed on an official website – to ask if they called you and for what reason. **Never give any personal information to a caller you do not know or on a call you did not initiate.** If an unsolicited caller asks for personal information, such as SSNs or Medicare/Medicaid numbers, hang up immediately.

Medicare does not request personal information about you by telephone or make threatening calls requesting your information. If you think that there is a problem with your Medicare benefits, call Medicare at 1-800-Medicare (1-800-633-4227). TTY users can call 1-877-486-2048.

Report any suspected health-related scams to the Health Education and Advocacy Unit at 410-528-1840. Other suspected scams can be reported to the Mediation Unit's consumer hotline at 410-528-8662. Hotline en español: 410-230-1712.

If you have divulged personal or medical information to someone who called you, and now suspect they may have been trying to scam you, contact our Identity Theft Unit at 410-576-6491 or idtheft@oag.state.md.us to learn how to recover and protect your identity.



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CONSUMER ALERT

Consumer Alert – Maryland’s Moratorium on Residential Evictions Set to Expire August 15, 2021

The Governor of Maryland’s [Executive Order](#) prohibiting residential evictions for non-payment of rent will expire on August 15, 2021. At that time, Maryland courts will be able to order evictions in cases filed since the temporary prohibition was ordered in March 2020, even if the residential tenant has suffered a significant loss of income due to the COVID pandemic. Eviction is a legal procedure. A landlord cannot just tell tenants they must move, change the locks, cut off the utilities, or put belongings out on the street. A landlord can file a failure to pay rent action in court as soon as the rent due date has passed and the tenant has not paid all of the rent. Currently, the landlord does not have to give advance notice of unpaid rent to the tenant before filing a failure to pay rent eviction. For more information about residential evictions in Maryland, including the CDC eviction moratorium that expires July 31, 2021, visit <https://bit.ly/3foQbJU>.

Tenants who are currently behind on their rent may qualify for rental assistance and may be able to obtain legal help once a failure to pay rent action is filed. The Office of the Attorney General is providing this list of resources for tenants in need of assistance. Tenants should seek help as soon as possible.

Rental Assistance

- Maryland Emergency Rental Assistance Call Center: 877-546-5595 or dhcd.maryland.gov/Pages/EvictionPrevention/default.aspx (This site also has links to local/county rental assistance programs.)
- 2-1-1 Maryland: Call 2-1-1 and the staff will connect you with rental assistance (also available online at search.211md.org).
- Contact your local or county government to ask if it has a rental assistance program.

Legal Help

- Maryland Legal Aid (free and low-cost legal help): www.mdlab.org
- Disability Rights Maryland (free and low-cost legal help): 410-727-6352 or disabilityrightsmd.org

- (In Baltimore City) Public Justice Center (free and low-cost legal help): 410-625-9409 or publicjustice.org
- (In Baltimore City) Pro Bono Resource Center of Maryland (advice and same-day representation in rent court): 443-703-3053 or www.probonomd.org
- Community Legal Services of Prince George's County: 240-391-6370 or <https://www.clspgc.org/>
- Mid-Shore Pro Bono: 410-690-8128 or <https://midshoreprobono.org/>
- The People's Law Library of Maryland (free and low-cost legal directory): www.peoples-law.org/directory

More legal assistance resources may be found on The Maryland Legal Services Corporation website: www.mlsc.org/news-resources/find-legal-help/.

For help in resolving other landlord-tenant issues, please see our guide at <https://bit.ly/3zwkshZ> (en español: <https://bit.ly/3xpbpgW>), or contact our Consumer Protection Division at consumer@oag.state.md.us or 410-528-8662.



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Consumer Advisory: New Rental Assistance Resources Available for Tenants and Landlords

If you're a renter having trouble paying your rent, utilities, or other housing costs, or if you're a landlord trying to stay afloat with tenants during the pandemic, there is help available. Through the American Rescue Plan, billions of dollars in assistance – to help renters stay housed and help landlords cover missed payments and underpayments – has been made available through state, local, and tribal government agencies, including the Maryland Department of Housing and Community Development and others.

The Consumer Financial Protection Bureau (CFPB) launched a new resource to help renters and landlords navigate various financial hardships related to the pandemic. The Rental Assistance Finder can help you locate resources throughout Maryland and beyond. To access this tool, visit www.consumerfinance.gov/renthelp.

The COVID pandemic temporarily changed the way courts handle “Failure to Pay Rent” eviction cases, but the federal and state moratoriums on these specific types of evictions cases are set to expire. As of July 31, 2021, the Centers for Disease Control and Prevention’s order preventing evictions for failure to pay will no longer be in effect. Further, the Governor of Maryland’s Executive Order prohibiting evictions for nonpayment of rent due to significant loss of income will expire August 15, 2021.

If you need rental assistance, don't wait – there is help available and the CFPB's new tool will help you find it. To contact the Maryland Department of Housing and Community Development, visit <https://dhcd.maryland.gov/Pages/EvictionPrevention/default.aspx>. For more information about eviction prevention in Maryland, read our guidance here: https://www.marylandattorneygeneral.gov/CPD%20Documents/Tips-Publications/Eviction_prevention.pdf.



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CONSUMER ALERT

Consumer Alert – CDC Extends Protections for Residential Tenants Facing Eviction in Communities with Substantial or High Levels of COVID-19 Transmission

The Centers for Disease Control and Prevention (CDC) has issued a new order temporarily halting residential evictions in certain counties due to the recent surge in COVID-19 cases and the rise of the Delta variant. The CDC's new order is scheduled to expire on October 3, 2021, providing some targeted and limited protections that will extend beyond those contained in the Maryland Executive Order limiting residential evictions for non-payment of rent, which is set to expire on August 15, 2021. A previous order from the CDC preventing evictions expired on July 31, 2021.

Because residential evictions can result in homelessness and an increase in shared living spaces, which in turn puts individuals at higher risk for contracting COVID-19, the new CDC order specifically targets counties that currently have a substantial or high level of community transmission. Although a majority of Maryland counties and Baltimore City currently meet this benchmark, not all do, meaning that the CDC's order will not apply to all Marylanders facing eviction. And because the applicability of the order is tied to community transmission levels, it is possible that who is covered by the order could change over time.

If you are a tenant who is currently behind on your rent, there are resources available to help you avoid eviction. Most of these resources, however, are available only while you are still living in your rental home, so **if you are or may be facing eviction, it is extremely important that you seek help before simply moving out.**

For example, you may qualify for **rental assistance**, which is funding that is available to tenants and landlords to help cover rent and other housing costs that are already owed and/or will be owed. To find your local rental assistance program, visit the Consumer Financial Protection Bureau's [Help for Renters website](#).

You may also have a legal defense to eviction either under the CDC order, the Governor’s Executive Order, or some other legal protection. There are several free and low-cost **legal assistance** organizations throughout the State that may be able to provide you with legal advice and/or representation if you qualify for their services. This alert contains contact information for those organizations listed by county. If you plan on representing yourself in court, the Maryland Court Self-Help Center may be able to help you prepare your case. You can call 410-260-1392, visit the [Help Center’s website](#), or visit one of the walk-in District Court Help Centers located [across the State](#). More general information about eviction cases is also available on the Maryland Courts’ [website](#).

Finally, if you receive a notice of a court hearing, it is important that you appear on the date and time listed. This is your only opportunity to present any evidence or defend yourself against the eviction. If you fail to respond to the court or appear for court hearings, it is unlikely that you will be able to take advantage of the resources described above, and you will be at substantial risk of eviction.

Nonprofit Legal Services Organizations

These organizations may be able to provide legal advice or representation for tenants

Allegany County

Allegany Law Foundation
301-722-3390
alleganylaw.com

Maryland Legal Aid
301-777-7474
mdlaborg

Anne Arundel County

Community Legal Services
240-391-6370
clspgc.org

Maryland Legal Aid
410-972-2700
mdlaborg

Baltimore City

Disability Rights Maryland (If eviction is related to disability)
410-727-6352
disabilityrightsmd.org

Homeless Persons Representation Project (Public/Subsidized Housing)

410-685-6859
hprplaw.org

Maryland Legal Aid
410-972-7750
mdlaborg

Pro Bono Resource Center
443-703-3053
probonomd.org

Public Justice Center
410-625-9409
publicjustice.org

St. Ambrose Housing Aid Center
410-366-8550 x249
stambros.org

Baltimore County

Maryland Legal Aid
410-427-1800
mdlaborg
Pro Bono Resource Center
443-703-3053
probonomd.org

St. Ambrose Housing Aid Center
410-366-8550 x249
stambros.org

Caroline County

Maryland Legal Aid
410-763-9676
mdlaborg

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Carroll County

Maryland Legal Aid
301-694-7414
mdlaborg

Calvert County

Maryland Legal Aid
301-932-6661
mdlaborg

Cecil County

Maryland Legal Aid
410-836-8202
mdlaborg

Charles County

Maryland Legal Aid
301-932-6661
mdlaborg

Dorchester County

Maryland Legal Aid
410-546-5511
mdlaborg

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Frederick County

Maryland Legal Aid
301-694-7414
mdlaborg

Garrett County

Maryland Legal Aid
301-777-7474
mdlaborg

Harford County

Maryland Legal Aid
410-836-8202
mdlaborg

Howard County

Maryland Legal Aid
410-972-2700
mdlabor.org

Kent County

Maryland Legal Aid
410-763-9676
mdlabor.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Montgomery County

Maryland Legal Aid
240-314-0373
mdlabor.org

Montgomery County
Bar Foundation

301-424-7651
barmont.org

**Prince George's
County**

Community Legal
Services
240-391-6370
clspgc.org

Maryland Legal Aid
301-560-2100
mdlabor.org

Queen Anne's County

Maryland Legal Aid
410-763-9676
mdlabor.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

St. Mary's County

Maryland Legal Aid
301-932-6661
mdlabor.org

Somerset County

Maryland Legal Aid
410-546-5511
mdlabor.org

Talbot County

Maryland Legal Aid
410-763-9676
mdlabor.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Washington County

Maryland Legal Aid
301-694-7414
mdlabor.org

Wicomico County

Maryland Legal Aid
410-546-5511
mdlabor.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Worcester County

Maryland Legal Aid
410-546-5511
mdlabor.org



Attorney General Brian Frosh, U.S. Senator Chris Van Hollen to Host Virtual Consumer Education Forum

BALTIMORE, MD – Maryland Attorney General Brian E. Frosh and U.S. Senator Chris Van Hollen will host a virtual consumer education forum on Tuesday, September 28. Attorney General Frosh and Senator Van Hollen will discuss a range of issues affecting Marylanders as the pandemic continues, including renters’ assistance, access to legal counsel, and medical debt. Attorney General Frosh and Senator Van Hollen will also address common scams and provide details on ways consumers can identify and protect themselves from these schemes. Participants will be able to ask questions through live chat on Facebook and YouTube. The event will be moderated by Marceline White, Executive Director of the Maryland Consumer Rights Coalition.

WHEN: Tuesday, September 28, 2021 at 5:00 p.m.

WHERE: Livestreamed on Attorney General Frosh’s YouTube and Facebook pages, and Senator Van Hollen’s Facebook page

Facebook: <https://www.facebook.com/MarylandAttorneyGeneral>

<https://www.facebook.com/chrisvanhollen>

YouTube: https://www.youtube.com/channel/UCo_Cs5Hn4r5rdArhSPz6XIQ



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CONSUMER ALERT

Consumer Alert: Beware of Payroll Diversion Scams

The Attorney General's Consumer Protection Division has received reports of an attempted phishing scam involving direct deposit and payroll. A local payroll manager was contacted via email by someone impersonating an actual employee and asking for their bank account information for direct deposit to be changed. In fact, the scammer used a fake email to contact the payroll manager. In another report, an employee had been contacted by her payroll manager to confirm a request to change her direct deposit account information. The employee had not requested the change, and the parties were able to avoid being defrauded. Had the payroll manager made the change without attempting to confirm it was legitimate, that employee's paycheck would have been diverted to the scammer.

This scam is often called payroll diversion or third-party payroll fraud. The scammer will send an email designed to look like it's coming from an employee to human resources, payroll, or the finance department requesting an update or change to that employee's direct deposit information. If the scam is successful, the money is diverted to the criminal's bank account. In another version of the scam, the criminal will send a phishing email directly to the employee, designed to appear as if it's coming from their employer, to get that employee to divulge information that will allow the scammer to access his or her payroll information.

Employers and employees can help avoid this scam by confirming any changes to payroll information directly with the person purporting to request the change. Pay attention to the sender's email address. Often the email may have the employee's or employer's name in it, but subtle clues can help determine if it's fake (for example, if the email was not sent using an official business or government account).

Employees, if you receive an email you suspect may be fraudulent, contact your employer's human resources department. Employers, confirm any requested payroll changes directly with the employee prior to making the changes.

You can report scams to the Consumer Protection Division by emailing consumer@oag.state.md.us.

<https://www.marylandattorneygeneral.gov/press/2021/102821CA.pdf>



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At the top of the scam letter, “Payment of Winnings and Final Notice” is typed in bold, uppercase letters, and just under this is a Reference Number. The letter advises the recipient to contact a “claims agent,” and to keep the award confidential until payment has been made to the recipient’s account. At the bottom of the letter is a photocopied signature and picture of PHC’s Executive Vice President Deborah Holland.

This letter contains several red flags that it is a scam:

- It asks the recipient to act quickly and confidentially to obtain a prize.
- It contains awkward phrases and grammatical errors
- The signature and photo at the bottom of the letter are poorly reproduced photocopies.

Always be wary of unsolicited “award” letters, emails, text messages, or other forms of communication, especially if you didn’t enter any contests, sweepstakes, or lotteries.

If you receive this letter, report it to our Consumer Protection Division at consumer@oag.state.md.us. Do not call any phone numbers listed on the letter.

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Because these incoming calls appear to be legitimate on the recipient’s Caller ID, these scams are a particularly dangerous type of deception. The scammers are hoping they can trick potential victims into answering the phone by spoofing legitimate phone numbers. **If you are not expecting a call, be very wary of any calls that appear on your caller ID to be coming from a medical facility or public utility.**

If you do receive an unexpected phone call that displays the name of a local hospital, medical facility, doctor’s office, or public utility, the Attorney General recommends that you let the call go to voicemail. You can then call the hospital or utility directly – using a telephone number listed on an official website – to ask if they called you and for what reason. **Never give any personal information to a caller you do not know or on a call you did not initiate.** If an unsolicited caller asks for personal information, such as SSNs or Medicare/Medicaid numbers, hang up immediately.

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Consumer Alert – CDC Extends Protections for Residential Tenants Facing Eviction in Communities with Substantial or High Levels of COVID-19 Transmission

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Nonprofit Legal Services Organizations

These organizations may be able to provide legal advice or representation for tenants

Allegany County

Allegany Law Foundation
301-722-3390
alleganylaw.com

Maryland Legal Aid
301-777-7474
mdlalab.org

Anne Arundel County

Community Legal Services
240-391-6370
clspgc.org

Maryland Legal Aid
410-972-2700
mdlalab.org

Baltimore City

Disability Rights Maryland (If eviction is related to disability)
410-727-6352
disabilityrightsmd.org

Homeless Persons Representation Project (Public/Subsidized Housing)

410-685-6859
hprplaw.org

Maryland Legal Aid
410-972-7750
mdlalab.org

Pro Bono Resource Center
443-703-3053
probonomd.org

Public Justice Center
410-625-9409
publicjustice.org

St. Ambrose Housing Aid Center
410-366-8550 x249
stambros.org

Baltimore County

Maryland Legal Aid
410-427-1800
mdlalab.org
Pro Bono Resource Center
443-703-3053
probonomd.org

St. Ambrose Housing Aid Center
410-366-8550 x249
stambros.org

Caroline County

Maryland Legal Aid
410-763-9676
mdlalab.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Carroll County

Maryland Legal Aid
301-694-7414
mdlalab.org

Calvert County

Maryland Legal Aid
301-932-6661
mdlalab.org

Cecil County

Maryland Legal Aid
410-836-8202
mdlalab.org

Charles County

Maryland Legal Aid
301-932-6661
mdlalab.org

Dorchester County

Maryland Legal Aid
410-546-5511
mdlalab.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Frederick County

Maryland Legal Aid
301-694-7414
mdlalab.org

Garrett County

Maryland Legal Aid
301-777-7474
mdlalab.org

Harford County

Maryland Legal Aid
410-836-8202
mdlalab.org

Howard County

Maryland Legal Aid
410-972-2700
mdlabor.org

Kent County

Maryland Legal Aid
410-763-9676
mdlabor.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Montgomery County

Maryland Legal Aid
240-314-0373
mdlabor.org

Montgomery County
Bar Foundation

301-424-7651
barmont.org

**Prince George's
County**

Community Legal
Services
240-391-6370
clspgc.org

Maryland Legal Aid
301-560-2100
mdlabor.org

Queen Anne's County

Maryland Legal Aid
410-763-9676
mdlabor.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

St. Mary's County

Maryland Legal Aid
301-932-6661
mdlabor.org

Somerset County

Maryland Legal Aid
410-546-5511
mdlabor.org

Talbot County

Maryland Legal Aid
410-763-9676
mdlabor.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Washington County

Maryland Legal Aid
301-694-7414
mdlabor.org

Wicomico County

Maryland Legal Aid
410-546-5511
mdlabor.org

Mid-Shore Pro Bono
410-690-8128
midshoreprobono.org

Worcester County

Maryland Legal Aid
410-546-5511
mdlabor.org



Attorney General Brian Frosh, U.S. Senator Chris Van Hollen to Host Virtual Consumer Education Forum

BALTIMORE, MD – Maryland Attorney General Brian E. Frosh and U.S. Senator Chris Van Hollen will host a virtual consumer education forum on Tuesday, September 28. Attorney General Frosh and Senator Van Hollen will discuss a range of issues affecting Marylanders as the pandemic continues, including renters’ assistance, access to legal counsel, and medical debt. Attorney General Frosh and Senator Van Hollen will also address common scams and provide details on ways consumers can identify and protect themselves from these schemes. Participants will be able to ask questions through live chat on Facebook and YouTube. The event will be moderated by Marceline White, Executive Director of the Maryland Consumer Rights Coalition.

WHEN: Tuesday, September 28, 2021 at 5:00 p.m.

WHERE: Livestreamed on Attorney General Frosh’s YouTube and Facebook pages, and Senator Van Hollen’s Facebook page

Facebook: <https://www.facebook.com/MarylandAttorneyGeneral>

<https://www.facebook.com/chrisvanhollen>

YouTube:: https://www.youtube.com/channel/UCo_Cs5Hn4r5rdArhSPz6XIQ



BRIAN E. FROSH, MARYLAND ATTORNEY GENERAL

CONSUMER ALERT

Consumer Alert: Beware of Payroll Diversion Scams

The Attorney General's Consumer Protection Division has received reports of an attempted phishing scam involving direct deposit and payroll. A local payroll manager was contacted via email by someone impersonating an actual employee and asking for their bank account information for direct deposit to be changed. In fact, the scammer used a fake email to contact the payroll manager. In another report, an employee had been contacted by her payroll manager to confirm a request to change her direct deposit account information. The employee had not requested the change, and the parties were able to avoid being defrauded. Had the payroll manager made the change without attempting to confirm it was legitimate, that employee's paycheck would have been diverted to the scammer.

This scam is often called payroll diversion or third-party payroll fraud. The scammer will send an email designed to look like it's coming from an employee to human resources, payroll, or the finance department requesting an update or change to that employee's direct deposit information. If the scam is successful, the money is diverted to the criminal's bank account. In another version of the scam, the criminal will send a phishing email directly to the employee, designed to appear as if it's coming from their employer, to get that employee to divulge information that will allow the scammer to access his or her payroll information.

Employers and employees can help avoid this scam by confirming any changes to payroll information directly with the person purporting to request the change. Pay attention to the sender's email address. Often the email may have the employee's or employer's name in it, but subtle clues can help determine if it's fake (for example, if the email was not sent using an official business or government account).

Employees, if you receive an email you suspect may be fraudulent, contact your employer's human resources department. Employers, confirm any requested payroll changes directly with the employee prior to making the changes.

You can report scams to the Consumer Protection Division by emailing consumer@oag.state.md.us.

<https://www.marylandattorneygeneral.gov/press/2021/102821CA.pdf>