Dear Friend,

A dangerous and effective new scam is telling New Jersey residents that they need to provide their bank account information via phone, email, or social media message in order to “receive” their $1,200 federal stimulus check.

If a person calls, emails, or messages you and tells you that you need to give them your bank account information in order to receive your stimulus check or to receive it more quickly, they are lying. You do not need to provide any additional information to any caller or emailer in order to receive these funds.

The Federal Trade Commission has provided a full set of details regarding your eligibility for the CARES Act federal stimulus program to protect you from these scammers:

1. **You don't need to do anything.** As long as you filed taxes for 2018 and/or 2019, the federal government likely has the information it needs 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. (More on who’s eligible [here](#).)

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, plain and simple. Also 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](#). However, you should share your bank information **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.** The timeline for this process is not exact, but it looks like funds will start going out in the next few weeks. 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](#). If you come across a scammer trying to take your check, we want to hear about it. Report it at [ftc.gov/complaint](#).

If you have any questions, please don’t hesitate to contact our office at (732) 695-3371 or by replying to this email. Until then, stay safe, and stay healthy.

Sincerely,
Vin Gopal  
Senator  
11th District

Eric Houghtaling  
Assemblyman  
11th District

Joann Downey  
Assemblywoman  
11th District