



**The South Carolina
State Board of Financial Institutions
Consumer Finance Division**

1205 Pendleton Street, Suite 306
Columbia, SC 29201
Phone: (803) 734-2020
www.consumerfinance.sc.gov

**Ronald R Bodvake
Commissioner of
Consumer Finance**

January 22, 2021

Attention Licensees

With the extension of the Continued Assistance for Unemployed Workers Act, we, along with the SC Department of Employment and Workforce encourage you to be on alert for fraudulent activity in your establishments as it is on the rise. Please see the attached memo from SC DEW along with a sample of a fraudulent benefit check that was discovered in another state recently. If you have any questions or suspect fraud please contact firecompliance@dew.sc.gov.

P.O. Box 995
1550 Gadsden Street
Columbia, SC 29202
dew.sc.gov



Henry McMaster
Governor

G. Daniel Ellzey
Executive Director

January 13, 2021

VIA E-MAIL

Dear Colleagues,

With the implementation of the *Continued Assistance for Unemployed Workers Act*, the state will undoubtedly see an influx of fraudulent activity as it relates to the new unemployment insurance benefit programs. We are again asking for assistance from our state's check cashing professionals to be our eyes and ears regarding potential fraudulent attempts taking place. Fraudulent activity within ACH transactions appears to be a trending issue nationwide with identity theft on the rise, as well as those working to develop and attempt to cash fraudulent unemployment insurance checks. Just last week, the agency was notified of a fraudulent benefits check that was created and then attempted to cash in another state. Thankfully, the entity was diligent and spotted some red flags, kept the check and did not cash it. It is likely that this type of activity will be attempted in our state as well. Attached you will find a copy of what an actual benefit check would look like, as well as an example of a fraudulent one.

If you suspect that fraudulent activity is attempted within your establishment, we ask that you notify local law enforcement, and also notify our agency by sending an e-mail to firecompliance@dew.sc.gov. Thank you for being a partner as we work together to protect our state's financial stability.

Thank you again on behalf of South Carolina.

Sincerely,

A handwritten signature in blue ink, reading "G. Daniel Ellzey".

G. Daniel Ellzey
Executive Director
South Carolina Department of Employment and Workforce

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BWE DATE	FILE DATE	CLAIMANT ID
12/19/2020	12/30/2020	12345678
NAME		ADDRESS
JOHN DOE SAMPLES		1234 ANYSTREET
CHECK AMOUNT	CHECK NUMBER	PROG. CODE
\$0.00	1234567	DUA

Dear Customer,

Did you know you can receive your unemployment payments via direct deposit or debit cards? You can receive the payments quicker and in a more secure manner. Please go to your claimant portal and switch your payment method to direct deposit or debit cards. If you have any questions please call 1-866-831-1724.

If you received this payment in error, please communicate with the Department through our Fraud Alert Tool at <https://www.dew.sc.gov>



STATE OF SOUTH CAROLINA
Department of Employment and Workforce
PO Box 1477
Columbia SC 29202

BANK OF AMERICA

67-448
539

STATE OF SOUTH CAROLINA
DEPARTMENT OF EMPLOYMENT AND WORKFORCE
COLUMBIA, SOUTH CAROLINA 29202-1477

DO NOT FOLD, STAPLE OR MUTILATE

CHECK NO.: 1234567

BWE DATE	PROG. CODE
12/19/2020	DUA

CHECK DATE	AMOUNT
12/30/2020	***\$0.00***

VOID AFTER 60 DAYS

AUTHORIZED SIGNATURE

PAY Zero Dollars and 00/100 Cents

TO THE ORDER OF JOHN DOE SAMPLES
1234 ANYSTREET
MYCITY XX 12345-6789

MEMO 123456789

⑈ 1 2 3 4 5 6 7 8 9 0 ⑈ ⑆ 1 2 3 4 5 6 7 8 9 ⑆ 1 2 3 4 5 6 7 8 9 0 1 2 ⑈

See Reverse Side For Easy Opening Instructions



STATE OF SOUTH CAROLINA
Department of Employment and Workforce
PO Box 1477
Columbia SC 29202

RETURN SERVICE REQUESTED

PRESORTED
FIRST-CLASS
MAIL

U.S. POSTAGE PAID
PERMIT NO. 81
COLUMBIA SC

1 1 SP 0.500

P:1 / T:1 / S:



JOHN DOE SAMPLES
1234 ANYSTREET
MYCITY XX 12345-6789



123456-12

Patent Number US 7,975,904 B2

WARNING: THIS DOCUMENT HAS SECURITY FEATURES IN THE PAPER



STATE OF SOUTH CAROLINA
Department of Employment and Workforce
PO Box 1477
Columbia, SC 29202

Freed

BANK OF AMERICA

67441
533

No. 1155

Date 12/17/2020

Pay To The
Order Of

Three Thousand Four Hundred Fifty and 00/100***

\$ **3,450.00

Dollars

Memo:

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⑈000001155⑈ ⑆053904483⑆ 223015366354

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MAI**

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\$7.75 US POSTAGE
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