



# CONSUMER ALERT

**BRIAN E. FROSH**  
MARYLAND ATTORNEY GENERAL

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## **Beware of Coronavirus Aid, Relief, and Economic Security Act (CARES Act) Scams and Fraud**

On March 27, 2020, the federal government passed the CARES Act, which aims to provide financial relief to individuals and businesses affected by the COVID-19 coronavirus pandemic here in the United States. Key provisions of the Act include direct payments to some individuals, based on income (a “stimulus check”); extended unemployment benefits; small business relief; no-cost testing for COVID-19; and more.

However, along with the Act comes a higher likelihood of scams and fraud schemes taking advantage of people unfamiliar with how these benefits work. Please take note of the information below to protect yourself against scams.

- Neither the State of Maryland nor the federal government will contact you by text, email, or call with instructions about receiving a stimulus check. Anything like that is likely just a ruse to steal your personal information or money. Any communication claiming to be able to get your stimulus check early is also a scam.
- Anyone who calls claiming to be from the government and asks for your Social Security number or any financial information (bank account number or credit card number, for example) is trying to scam you.
- You will NOT need to pay any money to the government, or anyone, before receiving a stimulus check.
- You do NOT need to complete the U.S. 2020 Census in order to receive a stimulus check.
- If you have questions about stimulus payments to individuals, communicate directly only with the IRS. More information is available at [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus).
- COVID-19 virus testing is always free, but it MUST be carried out by a qualified health care entity, such as your doctor or a hospital. Anyone claiming that they can sell you an at-home test is a fraudster.
- The federal Small Business Administration does NOT directly administer loans to small businesses. It backs other lenders (such as banks) to provide these loans to businesses. Any unsolicited contact from someone claiming to be able to get your business an SBA loan is a scammer.

“Scammers are hard at work trying to come up with ways to steal your personal information or money. Don’t fall for it,” said Attorney General Frosh. “If you need help determining whether something is a scam, our Consumer Protection Division can assist you. Call us at 410-528-8662 or email [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us).”

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