

## What is skimming?

"Skimming" is a type of electronic theft that involves placing an illegal device on a card-swiping machine or ATM to copy SNAP EBT card information for the purpose of stealing benefits.

# What happened to skimming reimbursements?

Congress previously included funding, starting in 2022, to reimburse families who had their benefits stolen. However, Congress failed to extend the reimbursement window for victims of EBT theft in the government funding bill passed on December 20, 2024. This decision leaves victims of theft without the protection they need. Now, families who have their benefits stolen will not get SNAP money back to pay for food.

## Here's what you need to know:

If your benefits were stolen on or before December 20, 2024, you may be eligible for reimbursement. You must submit a request for reimbursement by January 19, 2025, to get your stolen SNAP money back. Reimbursement requests may be placed in the <u>One DHS Portal</u> under the "SNAP Skimming/Fraud Replacement" option. For more information, visit the <u>DHS website</u>.

If your benefits are stolen on December 21 or after this date, you are not eligible for reimbursement in Tennessee.

**All victims of EBT theft should still report the incident,** even if reimbursement is no longer an option. If your EBT benefits were stolen, take the following steps as soon as possible:

- 1. Call the EBT Customer Service at 1-888-997-9444 to report the card as stolen and request that the card be deactivated and replaced.
- 2. Call the TDHS Office of Inspector General fraud hotline at 1-800-241-2629 to report the theft.
- 3. Contact local law enforcement to file a report.

### **Prevent Future Theft:**

EBT theft remains a serious issue, so here are steps to protect your benefits.

1. **Monitor your balance.** Regularly check your EBT account for unauthorized transactions. Keep an eye out for suspicious account activity.

- 2. Change your PIN regularly. Update your PIN often to reduce the risk of theft.
- 3. **Watch for skimming devices.** Be vigilant when using your card at ATMs or point-of-sale terminals.
- 4. **Ignore suspicious calls or texts**. Scammers may try to get your EBT card details by impersonating government officials.
- 5. **Lock your card**. A new smartphone app called <u>ebtEDGE</u> allows users to turn their SNAP EBT cards off while not using. You will need to turn the card back on before use. This keeps virtual thieves from being able to use your card for online purchases.

#### What can be done? Act Now!

Congress reconvenes on January 3, 2025. When the new Congress is in session, they will have the ability to enact a law bringing back reimbursements. This is uncertain, not guaranteed, and may take time. Now, more than ever, Congress needs to hear from you.

- 1. The incoming administration must work with Congress to put protections back in place and reimburse families whose food benefits are stolen. To contact the President's office via phone, mail, or email, click <u>HERE</u>. Additionally, you may post on social media and tag the administration.
- 2. Families who currently receive benefits must understand that -- until the Trump Administration acts -- their cards are vulnerable to criminals, and they must take steps to protect themselves. See <a href="here">here</a> for a step-by-step video that we created.
- 3. Tennesseans of all stripes must reach out to their Congress people to encourage them to protect SNAP families in the upcoming Budget Reconciliation. Find your congress members easily by clicking <u>HERE</u> and putting in your address. You can call, email, or write a letter!
- 4. Governor Lee should immediately put forward state legislation to 1. protect SNAP cards, and 2. step in to reimburse Tennessee families until the federal government fixes this issue. Leave a comment for Governor Lee or give his office a call {include info. Here}

If you have questions or need further help with this issue, please email us at <a href="mailto:nutrition@tnjustice.org">nutrition@tnjustice.org</a>.