

# BEWARE OF FRAUDULENT JOB OFFERS

By Charlene Kurland

If you are applying for a job online, please be careful. There are sophisticated scammers out there that are trying to get into your bank account to take your hard-earned money or to launder theirs. I was scammed! Luckily, I didn't lose any money, but I did lose a lot of my valuable time.



A few weeks back, I applied for a Content Writer position with Signify Health on Indeed. I was contacted via email, [info@signifyhealth.work](mailto:info@signifyhealth.work), by an imposter representing herself as one of the



actual HR Managers for Signify Health. She told me they wanted to interview me for the position, and I would be contacted via Microsoft Teams. She named an actual recruiter from Signify Health, and I sent him a connect request on LinkedIn. I verified that Signify Health is a Five Hundred Million Dollar company with a AAA Better Business Bureau rating and good reviews. I was excited about the opportunity to write for them.

I first heard about interviewing on Microsoft Teams when I applied for a content writing position with another company that contacted me about interviewing on Microsoft Teams. I had never heard of interviewing on Microsoft teams before, so I checked with my brother-in-law, an international executive for a big IT company. He told me his company conducts all their initial interviews on Microsoft Teams, which relieved my concerns. I interviewed with the other company on Microsoft Teams and was offered the position. I did not accept the job because something felt wrong with the whole process. After that experience, I understood that interviewing on Microsoft Teams is just adapting to new technology, so I was ready for my interview with Signify Health.

The imposter recruiter contacted me on Microsoft Teams, and during our interview, which lasted over an hour, I responded to many thoughtful questions. When the interview was over, he told me that they would review my answers and get back to me. A few days later, they contacted me on Microsoft Teams, said they liked my answers, and asked me to do a 500-word sample article. They gave me specific directions for the article and said it needed to be submitted within 24 hours. I wrote the article and submitted it on time.

A few days later. The imposter recruiter got back to me and said they wanted to offer me the position. We discussed duties, hours, pay, and benefits. We also discussed something he called "equipment reimbursement." He said that Signify Health would be depositing money into my account so that I could purchase equipment with the help of the IT Department through their vendors. I thought this sounded strange, so I questioned him about it. He said that is the process they use to get equipment for their employees. I didn't think it sounded legitimate. I



checked with my accountant. She said it was probably for tax reasons, so they do not have to keep depreciating equipment on their balance sheet. I also asked my brother-in-law, and he said it was unusual but agreed with my accountant that it was probably for tax purposes. I wasn't comfortable with it, but I had opened a separate bank account for my direct deposit to protect my main account and thought I would be protected if something was wrong.

Within the next few days, I received an offer letter, benefits package, and direct deposit form from the original HR imposter on Signify Health letterhead. I reviewed everything and found an error in the offer letter. I also saw the language they used for the "equipment reimbursement," which I had questions about. I told the imposter recruiter who interviewed me I had questions about the "equipment reimbursement." By now, I was very suspicious, so I called corporate to



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verify that the imposter worked as a recruiter for Signify Health. They put me through to his extension, and I left a message for him to call me. Shortly after I called corporate, the imposter recruiter called me, and we discussed it. He said the funds would be direct deposited into my account by Signify Health. He also said he would have the corrections made to the Offer Letter. I was suspicious, but I had checked out Signify Health and verified that I was talking to a recruiter from there, so I thought the reimbursement was unusual but legitimate.

I got the corrected offer letter and accepted the position. Then things started to change. The imposter recruiter told me that payroll needed more time to process my direct deposit and that to keep my start date of March 27, 2023, they would deposit an e-check. I checked with my bank to see if that was legitimate, and they said yes, they could accept an e-check. Then the imposter told me a third party would be processing the check. That did not sit well with me. I thought it was legitimate as long as the check came from Signify Health. Then they told me they would send me a check through Microsoft Teams, and I was to print it, endorse it and deposit it via my mobile app. I did not think this was legal! I called my bank, and they said they would accept that deposit. That did not matter to me because now I did not trust this was legitimate.

I called corporate again and left a message with the head of HR's assistant, but no one replied. So, I emailed HR asking about their "equipment reimbursement" process. No one got back to me. I sent the imposter recruiter a message through Microsoft Teams and left a VM for him at corporate. I told him I would not endorse a check from a third party and deposit it into my account. Signify Health must deposit the funds directly into my account if he wants to move forward. I never heard from him again.

Then I got a phone call from a man who identified himself as the recruiter I was working with, but it was not the same voice. Immediately, I said, "I am a victim of a scam." I told him all the

details and sent him all the info I had, including the transcripts of my conversations on Microsoft Teams. He said Signify Health knew a scam was being perpetrated and that the VP of Marketing was working on it.

Later that day, the VP of Marketing from Signify Health called me. She told me she knew someone had been impersonating her on the Internet, but she did not know they were also impersonating the other recruiter. She said to me that other people who were victims had reached out to her as well.



*Image by BearyBoo from Pixabay*

She is working with the IT and Cybersecurity departments of Signify and with outside counsel to resolve the issue. They think it may be a money laundering scheme. Signify Health is trying to remove the job listing, but it was still up when I googled it the next day. I forwarded all the information I had on the scam to her and let her know that if needed, I would help in any way I could. I immediately closed the bank account I had opened for direct deposit and gave thanks that I was not scammed out of the amount of the check, which was over \$5,900.

Please be careful. There are some very elaborate job scams out there. They are preying on your emotions because they know you need a job. They hope your feelings will allow you to overlook little signs of being scammed.

The process I will be following in the future is as follows:

1. Apply for as many jobs as I can that look like a position that matches my skills.
2. When I get a request for an interview, I will do the following due diligence.
  - Thoroughly review the website.
  - Use the job board to check the reviews of the company.
  - Google the company for any information that could verify or be a red flag.
  - Look at the email from which the interview request comes and ensure it matches the company.
  - Reach out on LinkedIn to the recruiter who contacted me about the job.
  - If they start talking about money other than payroll, I will assume they are a scam and won't waste as much time as I did on this.
  - Open a separate account for direct deposit to keep my main account safe.
  - If I have a question or something feels wrong, I will ask it even if I may lose the opportunity. If they are legitimate, a question should not be a problem.

The harsh reality of today's world is that you cannot even apply for a job without the fear of being scammed. Don't give up. Just be cautious. Be aware. Be diligent and stay safe out there. I pray you will find that one rewarding job you love and have a remarkable career ahead of you.

Good Luck!