Alert: IRS Sending Letters About Unactivated Stimulus Prepaid Cards

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WASHINGTON, D.C. – People who have not received their Economic Impact Payments (EIP) should be on the lookout for letters being sent starting today by the Internal Revenue Service (IRS) telling them that they may have an unactivated prepaid card.

Last month, the IRS sent stimulus payments via the EIP prepaid cards instead of by paper checks to about 2 million taxpayers. Many people who were not expecting a prepaid card and did not know what it was threw it out, thinking it was a scam, or may have overlooked it.

These new letters, like the prepaid cards, are not a scam, though people should be aware of what they look like in case scammers try to impersonate them. The envelope can be viewed here and a sample letter is here.

Most importantly, the number that should be on the letter to call if someone has not received the card or has accidentally thrown it away is 800.240.8100. If the letter gives a different number people should not call it, as it is likely a scam.

“The EIP Card from Money Network Services is not a scam. It is a card being used by the IRS to distribute stimulus payments to some people. If you have any doubts or have not received your card, call 800-240-8100,” said Lauren Saunders, associate director of the National Consumer Law Center. However, she cautioned that that number will have information only about people who are being paid through the EIP card, not about payments made by paper check. “The EIP card can be cashed or used in numerous ways without incurring fees, including by transferring the funds to your bank account, using network ATMs, asking for cash back at a grocer or big box store, and by going inside to the teller window at virtually any bank or credit union,” she added.

For more details on what the EIP Card looks like and how to use it without paying fees, see NCLC’s issue brief The EIP Stimulus Payment Prepaid Card: Not a Scam; How to Avoid Fees, which includes links to a photo of a sample card and mailer.