



Consumer Alert

Protect your SNAP benefits from illegal card skimmers

By: Ari Lazarus, Consumer Education Specialist, FTC | May 30, 2024

With SNAP benefits, you use an EBT card to buy food at the store. But we're hearing about scammers using illegal skimmers to steal card information, then grabbing your benefits for themselves. Here's how to spot and avoid these scams.

Scammers sneak illegal card skimmers onto payment terminals in stores, so they can grab data from your card's magnetic stripe. All without you knowing a thing. Since EBT cards require PINs, scammers find ways to get those codes: they might try to phish you, using texts or calls to get you to share your PIN, or set up hidden cameras by the card skimmers to record you entering your code.

Once they have your information, the scammers create duplicate cards and drain your benefits. They can even find out how much is stored in your account by calling the state's benefit hotline. Even worse, you probably won't know what's happened until you're at a register with a cart full of groceries and find your card nearly (or totally) empty.

Here are some ways to avoid these scams:

- **Spot card skimmers.** Before you swipe your EBT — or any — card, pay attention to the card reader. Is it loose, off-center, or do parts of it wiggle? Then don't put your card there. Report it to the store manager and consider shopping elsewhere.
- **Change your PIN often.** [Change your EBT PIN](#) at least once a month, right before you get your next benefits.
- **Watch for phishing.** State agencies and EBT processors will never call or text you to ask for your PIN or card number. Anyone who does is a scammer.
- **Check your EBT account regularly for unauthorized charges.** If you see any, change your PIN right away to stop the thief from making new purchases — and contact your [local SNAP office](#).

For more information on what to do if your SNAP benefits get stolen, check out the [USDA website](#).



Recent Consumer Alerts

[After a disaster make your donations count](#)
October 11, 2024

[Marriott data breach settlement: What it means for consumers](#)
October 9, 2024

[Need cash quick? A payday loan may not be in your best interest](#)
October 7, 2024

Browse by Topic

- [Buying and Owning a Car \(43\)](#)
- [Credit and Debt \(41\)](#)
- [Credit, Loans, and Debt \(160\)](#)
- [Donating to Charity \(31\)](#)
- [Education and Training \(33\)](#)
- [For the Home \(50\)](#)
- [Funerals \(7\)](#)
- [Health \(244\)](#)
- [Identity Theft \(87\)](#)
- [Identity Theft and Online Security \(142\)](#)

Archive

- [October 2024 \(7\)](#)
- [September 2024 \(13\)](#)
- [August 2024 \(15\)](#)
- [July 2024 \(18\)](#)
- [June 2024 \(14\)](#)

[More](#)

Comments have been turned off for this consumer alert.

Gary D Trchalek May 30, 2024

Great information! The sorry scammers continue to go to "lower than a snake's belly!"

Patricia Prince May 30, 2024

This was very useful information for me to obtain thank you

PAUL ROBERTS May 30, 2024

I,ve BEEN A TARGET FOR YEARS EVERY LAW_ENFORCEMENT COMUNITY HAS IGNORED ALL MYN PLEAS< FROM BANK FRAUD AT A VERY HIG LEVEL,US MAIL FRAUS IDENTITY FRAUD! THE ABUSE DESTROYED MY LIFE AN UNDERSTAND THEIR A MILLION OTHERS WE TRIED! THE FIRST AN ONLLY HELPIRECEIVED RECENTLY FROM THIS AGENCY COLLECTING FUNDS FOR ME! MOOST OF THE FEDERAL AGENCIES THAT ISSUE BENIFITS USE EXTREME METHODS TO HARM FOLKS LIKE ME THAN K YOU

Angelica Garcia May 31, 2024

I agree I have work so hard as a mother and currently still going through identity theft and I agree it has destroyed my life as well it's so hard no one well ever understand what your going through unless it's happening at this point in my life I lift my hand with so much emotion ask God for help and guidance stay positive and have faith is all I have left.

Alice D May 30, 2024

Great info!

Henry M Logue May 30, 2024

Outstanding and very valuable information. Extremely useful especially for seniors that seem to be a favorite target of scammers. Thank you and may the Holy Trinity bless you 🙏🙏🙏

Susan Wells May 31, 2024

Great info especially the part about changing your pin # each month right before you receive your benefits! I'd never have thought to do that but now I will. I've not had trouble with my EBT card but have had a LOT of trouble with my online bank account, which I'm about to close this week also!!! Scammers make me so mad!!

Sheri L Greenberg August 21, 2024

I completely agree with you as a disabled senior who worked so hard all my life, I truly hate asking for help, it takes alot for me to even step up and ask but if I Really Didn't Need It, believe me, I would Never B asking, & 4 people out there 2 take advantage of the system or the elderly should B ashamed of yourself cuz I'm a firm believer in karma. What goes around, comes around, might not B immediately, but it will happen, when ya least expect it., Then U can ask yourself if it was worth it? When the day comes that ya meet your maker, try explaining that one to him without any repercussions! Good luck, you're gonna need it!

Ellen C Nash May 31, 2024

Very helpful.

ELAINE ADAMS May 31, 2024

This just happened to me this month. I used my card for a small amount before work and after work stopped to grab a soda my account was at \$0, I just got my benefits that day! Harrisburg is investigating it. I always check the machine before I put my card in but being in a hurry I didn't do it that time and paid the price! I definitely won't make that mistake again!

Dan June 04, 2024

I publish a lot of Youtube videos about scam, called the Scaminator. However, for the SNAP scam to happen, the store manager MUST be in cohort with the scammers to allow the skimmer to be installed, even cameras. Large store like Walmart won't allow anyone to install cameras to extract the PIN code. These issues happen in mini grocery store where the store clerk ONLY makes 7 dollars per hour and the scammers pay him 400 dollars additional weekly if they allow the skimmer to stick to the card reader. Shop in larger food store

Dorothy (Henne... June 03, 2024

Thank you. This is information is useful. Last month I began to receive calls. With a 612 prefix ending in like 9900. So I answered. A woman said "is this Dorothy and said it was regarding my Snap Benefits to please verify my information. With this thick , distant sounding accent. So I told her. If you have the info. You read it out first and I'll verify. And I said "who are you with"? Blah blah blah. They haven't got me yet. They call every so often about different things to scam. But they keep trying. ... Thanks FTC

Euggie Monad June 05, 2024

They got me, on June 1st at 6:55pm...just filed a police report with Gwinnett County Police Dept. Officer said it sounded to him like they skimmed my EBT card. This probably happened at a WalMart in New Orleans. The thieves then made a duplicate card and used it at a MetroChef store in Gwinnett County, Georgia, where they drained my entire foodstamp balance of \$276.26 -- but left three cents on the account. Wasn't that nice of them? I called the store manager and he was very cooperative, said he has video of the suspect transaction and will provide it to the police when they come. Turns out the thieves fabricate new cards with new magnetic strips on the back, then get the PIN from the skimmer they used.

Jan D June 05, 2024

I live in TX and used my bet card at Walmart. There was a good size balance left on that card. Fast forward, my next shopping event the card was declined due to a zero balance! Talk about shocked. So did some research....someone used MY card in FLORIDA the same day! (I have never been to Florida...and if I were there on that same day it would have taken a private jet to accomplish that feat. If I had that kind of money I wouldn't need an ebt card) I digress. Checked my transactions. Got the Walmart store number and notified HHS. When you apply for the card it says if lost or stolen there will NOT be a replacement. Protect it like your driver's license. I persisted. It took months but the lost balance was replaced on my card. Going forward HHS now has a message when you call saying, if your card is lost or stolen press (whatever number). From first denying returned stolen funds HHS must have been inundated with theft to even admit it happened. Becoming a cashless society is the hacker's paradise.

melodie stewart June 07, 2024

& TY for this update for Food Stamps because I remember I used my card at a Dollar Tree & I have \$55.00 on it & when I went to check it was all gone & I think they should investigate all stores that have these Credit Cards & Ebt machines all over & see if they're loose because I know for fact if you ask the Manager they will look at you & tell there are very busy to look at their machines & to me they don't care. But TY for the info & this is a eyeopener

Jeff August 14, 2024

So...this just happened to my wife and I. We have two kids and are surviving on very little. She had a full cart worth of groceries and when she went to pay...card was empty. After call TN snap, we found out that someone spent all of our EBT at 8 different stores in Philadelphia. We live in Tennessee. It has created high stress and multiple hoops for her to jump through to get it straightened out...

Maer September 03, 2024

Mc Donald's alvernon and speedway Tucson Arizona the drive thru you have to tell them your pin number after that no more funds or money to buy food or anything they should have a portable machine for drive thru customer on EBT be able to safely put their pin number

