

**TO:** All Active and Retired Members/Beneficiaries of the  
Berkshire County Retirement System

**DATE:** October 27, 2022

**RE:** Notice of Phishing and Scamming Attempts

**IMPORTANT DIRECT DEPOSIT PROCEDURAL CHANGES:**

The Berkshire County Retirement Office has recently been notified of several phishing attempts targeting retirement boards and members. The first scheme is one where someone pretends to be a retiree/beneficiary seeking to change their direct deposit information. This scheme generally involves submitting a Retirement Board issued form to make bank changes.

To ensure that the request is from the identified retiree/beneficiary, the Retirement Office has removed the Direct Deposit Form from the website. **Retirees/beneficiaries wishing to make a bank change are required to contact the Retirement Office directly.** We will do everything we can to ensure that any changes to a retiree/beneficiary's bank account are properly and securely made.

**For those retirees/beneficiaries who have a legal representative, it is essential that the Retirement Office has a properly completed Power of Attorney or Appointment of Guardian/Conservator on file.**

**SCHEMES RELATED TO PERSONAL INFORMATION:**

A scam that has recently come to our attention involves a person/entity reaching out **DIRECTLY** to members of the system, posing as a retirement advisor and seeking to set up a "free" counseling session with the member, using remote technology, telephone or US Mail, to discuss their pension, deferred compensation plans, and/or social security benefits. These solicitations may also refer to PERAC, the City or Town the member is employed, or the Berkshire County Retirement Board to render the appearance of authenticity. This scam is of particular concern because it bypasses scrutiny by the Board.

Never provide your personal banking or financial information to anyone over the phone. No legitimate agency will ever contact you asking you for this type of information over the phone.

Never fill out and return unsolicited forms requesting your personal information. Be suspicious of anyone calling or emailing you and asking for your personal information.

The retirement board staff works diligently to protect your personal information. We have recently taken steps to change the manner in which information is posted on our website and will continue to monitor fraudulent schemes and make any necessary changes to ensure that this protection continues. Feel free to contact the retirement office with any concerns regarding questionable communications.