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June 1, 2020

The Honorable Steven T. Mnuchin
Secretary of the Treasury
Department of the Treasury
1500 Pennsylvania Avenue, NW
Washington, D.C. 20220

Secretary Mnuchin:

I write today to express my concern about the decision to distribute economic impact payments to 4 million individuals using debit cards. I appreciate the historic and massive task of distributing stimulus checks to more than 150 million Americans, but this action appears to have arbitrarily occurred for individuals whose taxes are processed in Andover, Massachusetts and is creating confusion, especially among senior citizens in my district.

Senior Centers, police departments, and other social service and government agencies have spent decades educating the public about how to stay vigilant and avoid scams that require Americans to give personal information over the phone after receiving credit cards and other documents in the mail.

The receipt of a prepaid debit card in the mail would normally be classified as a possible scam, and my constituents would be advised to shred the cards and letters they receive, or throw them out immediately. The IRS' decision to mail economic impact payments completely undermines years of advice from trusted government officials.

Many of my constituents are experiencing economic hardship during this pandemic, and the economic impact payment is designed to offset some of that hardship. I have heard from constituents that have received the payment and used it the same day to pay rent, utilities, or other overdue bills. I've also heard from constituents who needed these funds urgently but unwittingly destroyed their debit cards because they were worried the cards were part of a scam,

especially after hearing that they would receive their money in the form of a check, by direct deposit.

Further, we question the use of this financial tool, as it could undo the work of groups that educate the public about financial scams and warn them to destroy prepaid debit cards received by mail, potentially allowing scammers an opening to take advantage of the elderly or unwitting. I have several questions about this issue:

- At what point during the distribution process was the decision made to mail debit cards to some recipients?
- We have become aware that debit cards are only being used for two tax processing locations (one in Andover, MA and a second in Austin, TX). Why is that the case?
- For constituents that destroyed or discarded a legitimate debit card out of fear of fraud, what is the process for claiming the funds owed to them by law under the CARES Act?
- How many Americans have or will receive stimulus funding by debit card and how many of those Americans live in Massachusetts?
- Why must a recipient state their full name, address, and full social security number over the phone to claim these funds particularly because? Why not just the last four digits? This is extremely confusing for my constituents, because, as I am sure you are aware, it is against state law in the Commonwealth of Massachusetts to use social security numbers as an identifier.

I appreciate your time and attention to this request and look forward to working with you to deliver these funds to my constituents.

Sincerely,

A handwritten signature in blue ink, appearing to read "Seth Moulton", with a horizontal line extending from the end of the signature.

Seth Moulton
Member of Congress