

ONTARIO — A local homeless lady named Michelle gets about \$269 per month in benefits from the Supplemental Nutrition Assistance Program, but this month she lost her benefits due to using a machine at a local business that apparently had a skimming device on it. She's not the only one and local authorities are reportedly working with the FBI on a skimming issue that has widely impacted our local area.

Michelle currently resides at the city's designated homeless encampment on the eastern edge of Ontario, where it's not easy to find reprieve from the soaring temperatures during the summer.

When her monthly allocation was loaded this month, she was quick to go get ice and bottles of water. A couple hours later, Michelle went back to the store to get food and her card was declined. Knowing she should have more SNAP benefits available, she asked the cashier to try again, but the same thing happened.

She has since found out that her benefits are indeed gone and there is no way to replace them. Michelle and others on SNAP, as well as people with credit and debit cards, are likely victims of skimming devices that have been found on machines inside local grocery stores and businesses.

But, unlike the built-in safeguards on debit and credit cards, there are no guardrails for SNAP benefits. Once they are gone, they are gone — unless the cards are lost due to natural disasters, such as floods and fires.

"SNAP benefits stolen through electronic benefit theft after Dec. 20, 2024 cannot be replaced," reads information on Oregon DHS.

However, Temporary Assistance for Needy Families stolen through electronic theft can be replaced.

Michelle is one of countless people in Malheur County who have contacted DHS this month in the same situation. Oregon DHS officials haven't yet confirmed a hard number, but some in the community estimate it could be in the thousands. A request for more information from DHS is pending.

#### Transaction alerts and freezing benefits

Ontario Police Department has fielded several reports of this type of fraud in recent days. And they are alerting the public to beware. This includes asking business owners with card machines to regularly inspect them for devices for tampering or the presence of skimming devices, and contacting police immediately to report anything suspicious to (541) 473-5125.

They urge people to regularly check bank and EBT accounts for unauthorized payments and be sure to stay in well-lit places when using cards.

"Before using a card reader, wiggle the card slot or keypad," reads a news release from Ontario PD. "If it feels loose or looks suspicious, do not use it. Set up transaction alerts through your bank or card provider."

Those on SNAP or TANF benefits have another mechanism that can be used: ebtEDGE. The website and mobile app allows people to check balances and transaction history, but most importantly to freeze their benefits when they are not in use.

In order to protect against skimming and other types of theft, Oregon DHS urges people to utilize ebtEdge to lock their card between transactions and even block out-of-state and online purchases.

#### Meeting basic needs

"It's not going to be good, especially staying out here," Michelle said when

asked how this would impact her this month for food.

She said while they can go to food banks to help supplement, the problem is getting there.

"Because, of course, the bus costs. We have to get up every day and figure out something for money for stuff like that, transportation," she said.

The encampment is close to Walmart and Waremart so those places are easier to get to.

She said when she was in there to find out about her card there were multiple people in the same situation who were there that day, including a lady in her 70s who is raising her grandchildren.

Owners of local grocery stores, including Red Apple and Grocery Outlet, are working to find ways to help people get through the gap. Ontario Grocery Outlet owners Nick Robarge and Whitney Bertrand make regular donations to food banks in Ontario and Payette.

Red Apple owner Tim Peters is looking to find a way to help the families get other food and is hoping he and other merchants can somehow work with DHS to find a way to help these families. He hopes to help provide up to 100 families with \$100 in food, and is looking for a way to do that where those who lost benefit would first be vetted through DHS. He is urging people in the community who can help to do so, by donating to food banks or even somehow adopting a family this month.

"What can we do to fill this gap," has been a pressing question for Peters since he found out about what happened.

His was one of several stores in the area where a skimming device was discovered.

In addition to food pantries, Oregon DHS recommends people learn about government programs and resources for older adults and people with disabilities through Aging and Disability Resource Connection of Oregon at [www.adrcorroforegon.org](http://www.adrcorroforegon.org) or (855) 673-2372. People can also find resources by phoning 211, texting their zip code to 898-211 or visiting [www.211info.org](http://www.211info.org) or by contacting their local Community Action Agency.

Michelle said that while there is nothing that can be done from DHS right now, there are "so many people impacted." She feels like the government, which offers the program, should have a way to fix an issue like this when it arises.

For Michelle, her benefits usually get her through about two weeks each month. She worries it's not just people who are homeless that are impacted by a loss of benefits at the beginning of the month.

"There's elderly people, too. There's people suffering right now," she said.

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