

Taxpayer Guide to Identity Theft

Identity theft is a frustrating process for victims. The IRS is taking this issue very seriously and continues to expand on their robust screening process to stop fraudulent returns.

What is identity theft?

Identity theft occurs when someone uses personal information such as your name, Social Security number (SSN) or other identifying information without your permission, to commit fraud or other crimes, such as claiming a fraudulent refund.

How do you know if your tax records have been affected?

Usually, an identity thief uses a legitimate taxpayer's identity to fraudulently file a tax return and claim a refund. Generally, the identity thief will use a stolen SSN to file a forged tax return and attempt to get a fraudulent refund early in the filing season. You may only become aware this has happened to you if you file your return later in the filing season and discover that two returns have been filed using the same SSN.

Be alert to possible identity theft if you receive an IRS notice or letter that states that:

- More than one tax return for you was filed,
- You have a balance due, refund offset or have had collection actions taken against you for a year you did not file a tax return, or
- IRS records indicate you received wages from an employer unknown to you.

What should you do if your tax records are affected by identity theft?

If you receive a notice from the IRS, contact us immediately. If you believe someone may have used your SSN fraudulently, we will notify the IRS immediately by completing the appropriate paperwork.

If you are a victim of identity theft, the Federal Trade Commission recommends that you

- File a complaint with the FTC at identitytheft.gov.
- Contact one of the three major credit bureaus to place a 'fraud alert' on your credit records.
- Contact your financial institutions, and close any financial or credit accounts that were opened without your permission or tampered with by identity thieves.

If your SSN number is compromised, the IRS recommends that you

- Respond immediately to any IRS notice; call the number provided. **Taxpayers should remember their first contact with the IRS will not be a call from out of the blue, but through official correspondence sent through the mail.**
- Complete IRS Form 14039, Identity Theft Affidavit, if your e-filed return is rejected because of duplicate filing under your SSN.

How can you minimize the chance of becoming a victim?

- Do not carry your Social Security card or any document(s) with your SSN on it.
- Do not give a business your SSN just because they ask; give it only when required.
- Protect your financial information.
- Check your credit report every 12 months.
- Secure personal information in your home.
- Protect your personal computers by using firewalls and anti-spam/virus software, updating security patches and changing passwords for Internet accounts.
- Do not give personal information over the phone, through the mail or on the Internet unless you have initiated the contact or you are sure you know who you are dealing with.

If you become a victim of identity theft, the professionals in our office can assist you in dealing with the IRS and any other agencies with which you must communicate. Call us today.

419-625-4942

419-668-2552

Sandusky

Norwalk

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