

IDENTITY THEFT TIPS AND SUGGESTIONS

Tips for Avoiding Identity Theft

1. The IRS never initiates correspondence via email. Do not click on any links, open, or respond to any email that claims to be from the IRS. The IRS does not send out unsolicited emails requesting detailed personal information. Such authentic-looking emails are called “phishing” emails and responding may expose you to identify theft.
2. Install and maintain a powerful anti-virus and firewall software system.
3. Review your credit report annually. It is available annually for free at www.annualcreditreport.com.
4. Place free 90-day fraud alert warning creditors to contact you. This is done through the credit bureaus and offers a mild degree of protection for 90 days as it only works if the creditor follows up on the instruction. Alternatively, a credit freeze can be initiated by you. This blocks access to your report entirely and may require a fee. However, if you do not plan on getting credit, this provides a higher level of protection and can be removed if you need to apply for credit in the future. One potential drawback of a credit freeze is that while your credit report is locked, you will be unable to access the Social Security Administration’s online earnings report feature. This type of credit freeze should be strongly considered for children and elderly family members.
5. Do not give anyone your social security number under almost any circumstances and shred any old checks preprinted with your social security number.
6. Buy and use a home shredder to shred all personally identifiable documents at all times.
7. Never, ever give personally identifiable information over the telephone unless you are absolutely, 100% certain of the identity and need of the other party.
8. Secure all electronic files and paper files from intruders, children, and outsiders.
9. Carefully guard against filling out any online forms and do not open accounts with anyone requiring social security numbers online.

Suggestions for Victims of Identity Theft

1. Report identity theft to police and get the police report for future use.
2. Contact all credit cards to close and re-issue the cards.
3. Call fraud units at agencies and request an account flag requiring future verification of credit requests via fraud alert. Contact information is as follows:
 - a. Experian 888-397-3742 – www.experian.com
 - b. Equifax 888-766-0008 www.equifax.com
 - c. TransUnion 800-680-7289 – www.transunion.com
4. File a complaint with FTC at www.identitytheft.gov
5. Contact IRS Identity Protection Specialized Unit at 800-908-4490 and complete IRS Form 14039.
6. If you know you are a victim to tax-related identity theft and are contacted by IRS notice (by mail), respond to letter and go to www.IDVerify.irs.gov if instructed to do so.

Keep aware of IRS updates on Security issues; they post frequently to their website. Also, see <https://www.irs.gov/individuals/taxes-security-together> for tips. <https://www.irs.gov/individuals/identity-protection> for identity theft information. <https://www.irs.gov/uac/report-phishing> for phishing and online scam information.