



August 28, 2010

10 Things You should know about Identity Theft and the IRS

Identity theft is a crime where someone uses your personal information such as social security number, bank account number etc to steal from you. As far as identity theft pertaining to your taxes, for example, identity thieves may use your details to obtain a tax refund. As with all criminal cases, prevention is always better than cure. Here is what you should do to prevent identity theft and if you suspect your identity has been stolen.

1. You must know how the IRS communicates with you. They would never send you an email. The common method of communication is by mail. It is your responsibility to keep the IRS informed of your current address.
2. If you receive an email purportedly from the IRS, forward it immediately to phishing@irs.gov.
3. Be aware of how identity thieves try to obtain your personal particulars. They include sending false emails, going through your trash to find your personal information, obtaining your information that you provide to an unsecured website, stealing your wallet or purse, masquerading as someone with the authority to be given your personal information.
4. Know the true domain name of the IRS. Any URL that does not begin with www.irs.gov is not from the IRS. If you come across a URL that looks like the IRS but does not begin with www.irs.gov, report it to the IRS at phishing@irs.gov.
5. Identify a secure website. You can learn how to do so by visiting the Federal Trade Commission at www.onguardonline.gov/tools/recognize-secure-site-using-ssl.aspx.
6. If someone steals your social security number, he or she may use it to get a job. Then that person's employer may report the income 'you' earn to the IRS. In such a case, it would appear to the IRS that you have not report all of your income in your tax return.
7. If you receive a letter from the IRS that indicates they received more than one tax return under your name or that you received income from an employer you have never heard of, then your identity may have been stolen. In that case, reply to the IRS letter immediately with your suspicions.

8. If you have lost your wallet, notice dubious credit card transactions in your statement etc, even if your tax records have not been compromised, you should make a police report and provide the IRS with copies of your social security card, driver's license or passport and the police report or a Form 14039, Identity Theft affidavit. You can also call the IRS Identity Protection Specialized Unit at 800-908-4490.

9. When you start a job, show your social security card to your new employer. Do not carry around your card or other documents that display your social security number.

10. Get more information about how to deal with identity theft at the IRS website.