

Identity theft is a crime where a thief steals your name, social security number and other personal identifying information to commit fraud. Most commonly, the identity thief uses your information to fraudulently apply for credit, file taxes or get medical or government services. These acts can damage your credit rating and cost you time and money to restore your good name. You may not know that you are a victim of ID theft until you experience a financial consequence such as mystery bills, credit collections, denied loans or a notice from the IRS that a tax return has already been filed in your name.

Take steps to protect yourself from identity theft:

- **Secure your social security number (SSN).** Don't carry your social security card in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary and only to trusted persons.
- **Don't respond to unsolicited requests** for personal information (your name, birthdate, social security number or bank account number) by phone, mail, or online.
- **Watch out for "shoulder surfers."** Shield the keypad when typing your passwords on computers and at ATMs.
- **Collect mail promptly.** Ask the post office to put your mail on hold when you are away from home for several days.
- **Pay attention to your billing cycles.** If bills or financial statements are late, contact the sender.
- **Review your receipts.** Promptly compare receipts with account statements. Watch for unauthorized transactions.

- **Shred receipts, credit offers, account statements and expired cards** to prevent "dumpster divers" from getting your personal information.
- **Store personal information in a safe place** at home and at work.
- **Install firewalls and virus-detection software** on your home computer.
- **Create complex passwords** that identity thieves cannot guess easily. Change your passwords if a company that you do business with has a breach of its database.
- **Order a free annual credit report** from each of the three major credit bureaus and review it to be certain that it doesn't include accounts that you have not opened. Check it more frequently if you suspect someone has gained access to your account information.
Tip: Don't order all three at once. Stagger your requests four months apart.

Report Identity Theft

If you are a victim of ID theft, report it immediately. Informing the Federal Trade Commission (FTC) and your local police department is crucial. Once you file an ID theft complaint with the FTC, you'll have an official ID theft affidavit. Bring a hard copy of it with you when reporting the crime to your local police. Ask for a police report. These two documents together are your identity theft report, which will be important as you resolve the problem with creditors, banks and any other companies where fraudulent accounts were set up in your name. You can also report specific types of identity theft to other agencies such as:

- **Long-Term Care Identity Theft.** If the theft was a result of a stay in a nursing home or long-term care facility, report a claim to the long-term care ombudsman in your state.
- **Medical Identity Theft.** Contact your health insurance company's fraud department or Medicare's fraud office.
- **Tax Identity Theft.** Report this type of ID theft to the Internal Revenue Service and your state's Department of Taxation or Revenue.

In addition to federal government agencies, you should also report the theft to other organizations such as:

- **Credit Reporting Agencies.** Contact the three major credit reporting agencies to place fraud alerts or freezes on your accounts so that no one can apply for credit with your name or social security number. Also, get copies of your credit reports to be sure that no one has already tried to get unauthorized credit accounts with your personal information. The three major credit bureaus are:
(1) Equifax: 888.766.0008, Equifax.com
(2) Experian: 888.397.3742, Experian.com
(3) TransUnion: 800.680.7289, TransUnion.com
- **Financial Institutions.** Contact the fraud department at your bank, credit card issuers and any other places where you have accounts.
- **Retailers and Other Companies.** You will also need to report the fraud to companies where the identity thief created accounts, opened credit accounts or even applied for jobs.
- **State Consumer Protection Offices or Attorney General.** Your state may offer resources to help you contact creditors and dispute errors.

Tax-Related Identity Theft

Tax-related identity theft occurs when someone uses your stolen SSN to get a tax refund or a job. To prevent tax identity theft, be wary of any Internal Revenue Service (IRS) letter or notice that states:

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

The IRS does not initiate contact with a taxpayer by sending an email, text, or social message requesting personal or financial information. If you get an email that claims to be from the IRS, do not reply or click on any links. Instead, you should forward it to the IRS at phishing@irs.gov.

If you suspect someone used your SSN for a tax refund or a job—or the IRS sends you a letter or notice indicating a problem—take these steps:

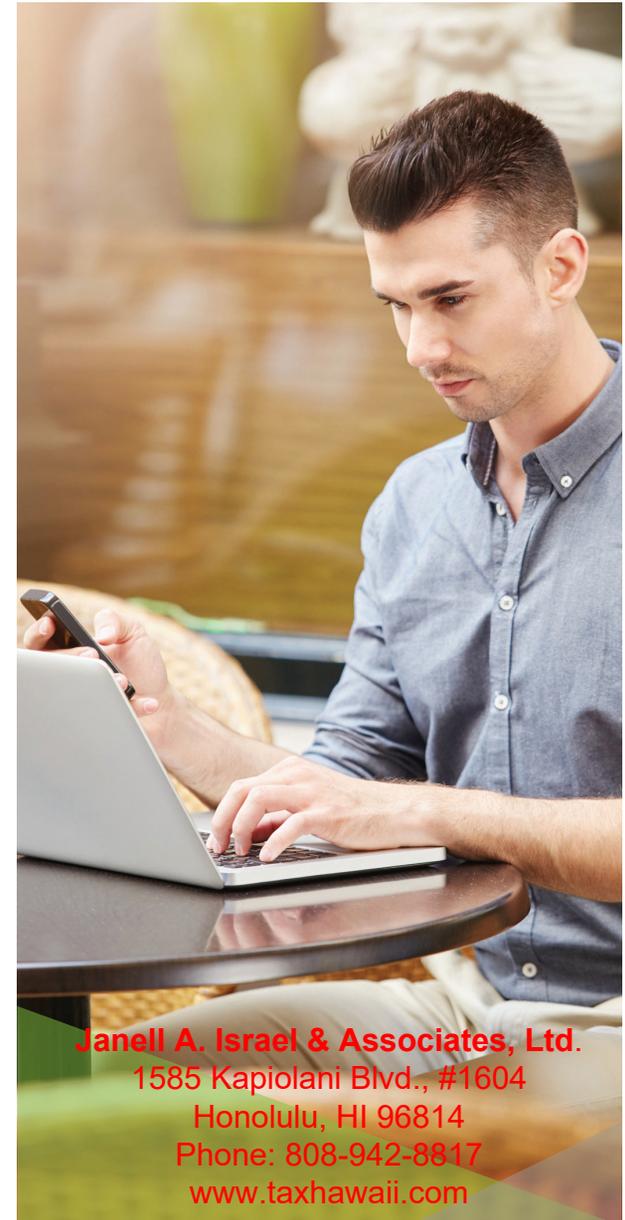
- File a report with the Federal Trade Commission (FTC). You can also call the FTC Identity Theft Hotline at 877.438.4338 or TTY 866.653.4261.
- Contact all of the three major credit agencies to place a fraud alert on your credit records.
- Contact your financial institutions. Close any accounts that were opened without your permission or were tampered with.
- Respond immediately to any IRS notice; call the number provided. If instructed, go to the Identity Verification Service.
- Complete IRS Form 14039, *Identity Theft Affidavit*; print, then mail or fax it according to instructions.
- Continue to pay your taxes and file your tax return, even if you must do so by paper.

This brochure contains general tax information for taxpayers. As each tax situation may be different, do not rely upon this information as your sole source of authority. Please seek professional advice for all tax situations.

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