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One of the fastest growing consumer crimes today is the crime of Identity Theft. If you become a victim of identity theft, it can take months or years, and lots of your hard earned money to clean up the mess thieves have made of your good name and credit record. In the meantime, you could lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes you have not committed.

As the old saying goes, an ounce of prevention is worth a pound of cure, it is much more advisable to take the precautionary steps to prevent this very serious crime from happening to you than it is to struggle with the effects it could create for you.

All of us receive countless solicitations through the mail, over the telephone, and through emails on an almost daily basis. While many of the solicitations are legitimate, identity theft crooks have mastered the technique of appearing legitimate. Some have perfected their disguise so well that they can even appear to be part of the IRS by requesting personal information through e-mail. [The IRS has alerted us to advise you that the IRS does not initiate contact with taxpayers via e-mails, and does not request detailed personal information through e-mail.](#)

Since the problem of identity theft has become so prevalent and is increasing with each passing day, I felt the need to impart to you some precautionary tips to avoid this crime and steps to take if you happen to become a victim of identity theft. The information below is provided by IRS Identity Theft Program Office.

### **1. What is identity theft?**

Identity theft occurs when someone uses your personal information such as your name, Social Security Number, or other identifying information, without your permission, to commit fraud or other crimes.

### **2. How can you minimize becoming a victim?**

Don't carry your SSN

Don't give a business your SSN just because they ask-----only when absolutely necessary

Protect your Financial Information----Don't throw personal information into the trash where it can easily be obtained instead, shred it, tear up it beyond recognition, or burn it.

Check your credit report every 12 months----by law you are entitled to a free credit report from each of the three major credit reporting agencies once a year.

Secure personal information in your home

Don't give personal information over the phone, through the mail or on the internet unless you have verified the contact or you are sure you know who you are dealing with.

Protect your personal computers by using firewalls, anti-spam/virus software, update security patches, and change passwords for internet accounts

### 3. What if you are a victim of identity theft?

Report incidents of identity theft to the FTC at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or the FTC Identity Theft Hotline at 877.438.4338 or TTY 866.653.4261.

File a report with the local police.

Contact the fraud departments of the three major credit bureaus:

**Equifax**—[www.equifax.com](http://www.equifax.com)

**Experian**—[www.experian.com](http://www.experian.com)

**TransUnion**—[www.transunion.com](http://www.transunion.com)

Close any accounts that have been tampered with or opened fraudulently.

### 4. How could identity theft impact your tax records?

- Individuals may use your SSN to get a job. That person's employer would report the W-2 wages earned using your SSN to the IRS. This may give the appearance that you did not report all of your income on your return.
- When you subsequently file your tax return the IRS will believe you already filed and received a refund, and the return you actually submitted is a second copy or duplicate.
- 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, or
  - IRS records indicate you received wages from an employer unknown to you.

### 5. What should you do if your tax records are affected by Identity Theft?

If you receive a notice from the IRS respond immediately. If you believe someone may have used your SSN fraudulently, **please notify the IRS immediately** by responding to the name and number printed on the notice or letter.

### 6. What if you receive an e-mail claiming to be from the IRS?

- Remember, the IRS does not initiate contact with taxpayers via e-mail, and the IRS does not request detailed personal information through e-mail.
- Confirm the contact you have received is from the IRS by calling **800.829.1040**
- Please forward the bogus e-mail claiming to be from the IRS to [phishing@irs.gov](mailto:phishing@irs.gov). Go to [IRS.gov](http://IRS.gov) (keyword: [phishing](#)) to get instructions on how to forward the e-mail message.
- Do not open attachments or click on the links found within the bogus e-mail.

**For additional information, visit:**

- [IRS.gov](#) (keyword: identity theft)
- [IRS.gov](#) (keyword: phishing)

It is my hope that this information has provided some insight into the real danger we face today with identity theft and has offered some guidance that would be beneficial to you to help prevent you from becoming a victim of this crime. Or if you have become a victim, some guidance to help restore your good name and credit.

Till next time,

Charlie

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