

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.
- 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 or 877-322-8228.
- 4** Place a 90 day fraud alert warning creditors to contact you or a credit freeze blocking all access to your report.
- 5** Do not give anyone your social security number under almost any circumstances and shred any old checks reflecting your social security number.
- 6** Buy and use a home shredder to shred all personally confidential 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.
- 10** Because the National Master Death list is public information (with social security numbers), file returns as soon as possible for decedents.

Reporting Identity Theft

- 1** Report to police and get report for further use.
- 2** Contact all credit cards to close and reissue.
- 3** Call Fraud Units at agencies and request account flag requiring future verification of credit requests via fraud alert.

- **Experian** 888-397-3742
www.experian.com

- **Equifax** 888-766-0008
<https://www.alerts.equifax.com>

- **Trans Union** 800-680-7289
<https://fraud.transunion.com>

- 4** Notify Social Security Office of Inspector General
800 269-0271
https://www.socialsecurity.gov/fraudreport/oig/public_fraud_reporting/form.htm
- 5** Notify Federal Trade Commission 877-438-4338
<http://www.consumer.ftc.gov/articles/0275-place-fraud-alert>
- 6** Contact IRS Identity Protection Specialized Unit at
800-908-4490 and complete form 14039