



Client identity theft checklist

Action steps for recovery

Identity theft is a complex and evolving threat, and one that costs U.S. citizens billions of dollars annually.

Without question, it is one of the most pressing challenges our country faces. Unfortunately, the problem is growing, and fraudsters are always looking for new ways to steal confidential information to commit crimes. As your trusted adviser, we understand your concerns with identity theft and take every precaution to keep your personal information safe.

There are numerous types of identity theft. For example, a thief could steal a wallet and use credit cards to make illegal purchases, or obtain information to file a tax return on behalf of a taxpayer to claim an illegal refund.

Should you ever find yourself a victim of any type of identity theft, the checklist on the next two pages will be your guide. It outlines specific steps you should take to help mitigate the damage of identity theft: closing credit cards, filing a police report, filing a complaint with the Federal Trade Commission, addressing matters with the IRS and more.

For tax-related identity theft matters, we are here to help. Assistance may involve contacting the IRS to ensure your payments are properly credited to your account, helping to retrieve a refund issued to the wrong person or responding to IRS notices. Feel free to call our office to discuss your situation and see how we can be of service.

Combating identity theft – client checklist*

Organization	What to do
Credit agencies	<ul style="list-style-type: none"><input type="checkbox"/> Report the identity theft to the fraud department of one of the following reporting agencies as soon as possible. They must notify the other two agencies.<ul style="list-style-type: none">• Equifax: equifax.com (Be aware of the recent Equifax cybersecurity incident.)• Experian: experian.com• TransUnion: transunion.com<input type="checkbox"/> Request a copy of your credit report and that only the last four digits of your Social Security number be placed on the report.<input type="checkbox"/> Close accounts that you think have been compromised or opened fraudulently.<input type="checkbox"/> Inform the credit bureaus and the credit issuers (in writing) of any fraudulent accounts and incorrect information.<input type="checkbox"/> Obtain replacement credit cards with new, secure account numbers and destroy any old cards.<input type="checkbox"/> Notify those who have received your credit report in the last six months to alert them to any disputed, fraudulent or incorrect information.<input type="checkbox"/> Confirm that an extended fraud alert (seven years) is placed on your credit report.
Federal Trade Commission (FTC)	<ul style="list-style-type: none"><input type="checkbox"/> Report the crime to the FTC and get a recovery plan.<ul style="list-style-type: none">• Note that the FTC has overhauled the process for helping victims of identity theft. Go to identitytheft.gov to report identity theft and get a recovery plan.
Local police	<ul style="list-style-type: none"><input type="checkbox"/> Report the crime to your local police or sheriff's department. Make sure to provide as much documented evidence as possible.<input type="checkbox"/> Verify that the report lists the fraudulent accounts and keep a copy of the report.
Internal Revenue Service (IRS)	<ul style="list-style-type: none"><input type="checkbox"/> Contact the IRS to report tax-related identity theft. This will alert them to any claim for refund or other activity on your account. File IRS Form 14039, Identify Theft Affidavit.<ul style="list-style-type: none">• IRS Identity Protection Specialized Unit (IPSU) can be reached at 800.908.4490. Contact your CPA with any questions.
State tax agency	<ul style="list-style-type: none"><input type="checkbox"/> Contact your state tax agency to report the theft. Some agencies may require a police report and/or the IRS affidavit.

Combating identity theft – client checklist* (continued)

Organization	What to do
Other agencies and organizations	<ul style="list-style-type: none"><input type="checkbox"/> U.S. mail fraud: contact your local postal inspector.<ul style="list-style-type: none">• Online: postalinspectors.uspis.gov• Phone: 800.275.8777 <input type="checkbox"/> Social Security number misuse – non-IRS issues:<p>Check your earnings record to make sure no one is using your identification number to obtain work. Call your local Social Security Administration (SSA) office if something looks inaccurate.</p><p>Contact the SSA Inspector General to report Social Security benefit fraud, employment fraud or welfare fraud.</p><ul style="list-style-type: none">• Online reporting resources:<ul style="list-style-type: none">– oig.ssa.gov/– Fraud Reporting Form• SSA fraud hotline: 800.269.0271
Health insurance provider	<ul style="list-style-type: none"><input type="checkbox"/> Contact your health insurance company if your insurance card was accessed or stolen to help prevent the thief from using your insurance. Similarly, notify Medicare if your Medicare card was accessed or stolen.
Utilities and brokers	<ul style="list-style-type: none"><input type="checkbox"/> Contact your local utility providers (gas, electric, cable, internet, cellular carrier, etc.) to ensure no new accounts have been opened in your name. Similarly, let your investment or retirement account company know your identity documents were stolen so they will be alert to any suspicious activity on your account.
Debt collectors	<ul style="list-style-type: none"><input type="checkbox"/> Tell collectors that you are a victim of fraud and, therefore, not responsible for the account.<input type="checkbox"/> Ask for the name of the collection company/name of the person contacting you, the phone number and the address.<input type="checkbox"/> Ask for the name and contact information for the referring credit issuer, the amount of the debt, account number and dates of the charges.<input type="checkbox"/> Ask if the debt collector needs you to complete a specific fraud affidavit form or whether the FTC affidavit may be used.<input type="checkbox"/> Follow up, in writing, with the debt collector and ensure that they confirm, in writing, that you do not owe the debt and that the account has been closed.

Combating identity theft – client checklist* (continued)

What else can you do?

- Create an identity theft file (keep copies of everything).
- Change all your account passwords. As an extra step, consider changing your username.
- In all communications with the credit bureaus, refer to the unique number assigned to your credit report. When mailing information, use certified return receipt. Be sure to save all credit reports as part of your fraud documentation file.
- Review your credit report periodically. An extended fraud alert allows you to obtain two free credit reports from each of the credit reporting agencies within 12 months.
- Consider requesting a security freeze. By [freezing your credit reports](#), you can prevent issuers from accessing your credit files unless you give them permission. This prevents thieves from opening new credit card and loan accounts.
- Consider requesting a criminal background check to ensure your identity is not being used in connection with criminal activities.

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* This checklist provides you (our valued client) with a structured plan to resolve identity theft issues. Use it to contact the applicable agency (or agencies) and report the fraud. Should you need assistance, please contact our office. Our trained staff is available to help you resolve identity theft matters (including problems with the IRS) and proactively ensure your information is secure.

