



Five steps for protecting your tax refund from fraudsters

Imaging being unable to file your tax return because someone already filed in your name. And the worst part? You won't receive your tax refund for the better part of a year.

That's essentially what happens when you become a victim of tax identity theft. Your tax refund also could be delayed if another person uses your Social Security number (SSN) to get a job.

Reduce your chances of becoming a victim.

- 1. File ASAP.** Filing early is the first line of defense against tax identity theft, so keep an eye out for the essential paperwork from your employer, clients and financial institutions. Once you have everything, don't wait for the filing deadline. Submit your return as soon as possible.
- 2. Know the signs of fraudulent requests.** The IRS will only contact you through the United States Postal Service. Emails, texts or social media requests asking for personal or financial information, or additional tax payments are from scammers.
- 3. Protect your PII.** Don't store your Social Security card in your wallet or purse. Keep it and other important financial documents in a locked location in your home.
- 4. Double-check your Social Security statement.** Don't store your Social Security card in your wallet or purse. Keep it and other important financial documents in a locked location in your home.
- 5. Stay organized.** Keep all of your important receipts and financial and tax-related paperwork for each year in a single folder, so you can move quickly to file your taxes in the new year.

If your tax filing is rejected, follow these six steps to get your refund back.

- 1.** Submit an Identity Theft Affidavit using IRS.gov (Form 14039).
- 2.** Continue to file your tax return. (Use a paper form, if your electronic submission is rejected and attach the Identity Theft Affidavit.)
- 3.** Respond promptly to IRS correspondence regarding the fraud.
- 4.** Place a fraud alert with at least one of the three major credit bureaus (Experian, TransUnion or Equifax).
- 5.** Consider freezing your credit with each of the three credit bureaus.
- 6.** Sign up for credit monitoring and identity protection services to keep an eye out for fraudulent accounts and signs of fraud in other areas of your financial life.

CyberScout is leading the charge against hackers and thieves, providing identity management, credit monitoring and cyber security for more than 17.5 million households and 770,000 businesses.

Contact your bank, credit union, insurance company or employer to find out if they offer comprehensive identity monitoring from CyberScout.