



**Acadian Federal**  
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## Tax-Related Identity Theft



**Protect Your Finances, Credit, and Good Name.**

While many people consider March and April to be tax time, January and February are the prime season for identity thieves to make big money.<sup>1</sup> Known as "tax-related identity theft", criminals can use your name and Social Security number to file false tax returns in order to get your refund. In order to avoid detection, they do it early in the tax season before the victim has a chance to file their own return. Many don't become aware of the crime until they are told by the IRS that a refund has already been issued. Recovering your identity after this type of theft can be difficult and lengthy.

There were over 915,000 cases of identity theft detected by the IRS in 2013.<sup>2</sup>

**To help avoid tax-related identity theft LifeLock recommends the following steps:**

1. File your tax return early
2. Use a secure transaction when filing electronically
3. Send it directly from the post office when filing the "old-fashioned way"
4. Avoid file sharing sites. Identity thieves on P2P networks, can access and download information from your computer, like tax returns and financial statements
5. Secure any documents that contain your social security number and never give it out unnecessarily
6. Shred any drafts or copies of your tax return and worksheets

7. Don't reply to any phone calls, emails or text messages claiming to be the IRS – the IRS does not initiate contact electronically
8. If using a third party to prepare and file your taxes, research them and check their credentials
9. Contact the IRS ID theft protection unit at 1-800-908-4490 if you think you've been compromised

To give yourself an added layer of protection during this tax season, you should also consider becoming a LifeLock member.<sup>†</sup> From the moment you enroll, we'll be your eyes and ears. Monitoring your credit, detecting suspicious activity, sending alerts, and providing a million-dollar guarantee<sup>‡</sup> so you can rest easier knowing you have protection from identity fraud.

**Get Protection**

**30 Days Free\* + 10% OFF with code: ACADIANFCU**

LifeLock Provides 3 Layers of Protection



DETECT



ALERT



RESTORE

Visit [LifeLock.com](http://LifeLock.com) or call 1-800-LifeLock (543-3562)



<sup>1</sup> <http://www.treasury.gov/tigta/auditreports/2012reports/201242080fr.html>

<sup>2</sup> <http://www.examiner.com/article/irs-overwhelmed-by-tax-return-identity-theft-scams>

<sup>†</sup> Network does not cover all transactions.

<sup>‡</sup> The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal)

At the end of the no-cost 30-day trial period, your card will be billed automatically (\$8.99mo/\$98.90yr plus applicable sales tax for LifeLock Standard<sup>TM</sup> service or \$17.99mo/\$197.90yr plus applicable sales tax for LifeLock Advantage<sup>TM</sup> service or \$26.99mo/\$296.90yr plus applicable sales tax for LifeLock Ultimate Plus<sup>TM</sup> service.) You can cancel anytime without penalty by calling 1-800-LifeLock. Offer is for new LifeLock members only.