

Call, write, email your U.S. Senators, Congressmen, Governor and State Attorney General. I've already started!

by Dr. James Phelps



Dr. James Phelps
Retired, ASU Professor,
Homeland Security

I called both Experian and TransUnion and placed Credit Freeze on my account and then called TransUnion again at the second number to place a Fraud Alert on my account. It can all be done using your phone. You just need your birthday in MMDDYYYY, SSN, and the number portion of your mailing address.

<https://www.cnet.com/how-to/your-guide-to-surviving-equifax-data-breach/>

The Equifax credit freeze line is (obviously) unavailable. And for some reason their answering service wants money from you to institute a Credit Freeze! Hmmmmm.....

Guess what - Some of you can protect yourself from fake tax returns. The IRS issues an Identity Protection security PIN that will lock your records so that only you, or somebody you authorize, can submit taxes in your name.

<https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>

Yes, this is going to be a huge problem this year. Instead of stealing from you, a thief only has to file a low ball 1040EZ in your name and they get a check/deposit sent directly to them from the IRS. The thieves have all your necessary information thanks to Equifax. When they submit a couple million low ball 1040EZ forms via computer on January 2nd, 2018, guess where those billions of dollars are going to head..... that's right! NOT to your bank account. In fact, you are going to have an awfully tough time filing a second tax return.

Unfortunately - the IRS will only issue an IP PIN for people specifically offered an opportunity to do so, or for people in Florida, Georgia, or the District of Columbia. The rest of us are left without that option.

Additionally, even knowing about the Equifax breach, the IRS uses Equifax as their identity verifier when somebody applies for a PIN. And they just updated their web page on the subject on 05 Sep 2017!

OK, I know, many of you think the IRS is a ludicrous agency that we all want to simply forget about. However, now is not the time to do that. Now is the time to make as big a stink as possible with your state Attorney General, Governor, Senator, Congressmen, etc. You have to hit them today - with phone calls, emails, letters. Use all three and spend a few pennies on a couple stamps. The more hits they get, the better chance they will actually pay attention.

Better get those State Attorney Generals started on filing law suits against the IRS to force them to change the system so everybody can get an IP PIN and so they stop using Equifax.

James

J. Phelps, Ph.D.

james.r.phelps@gmail.com