

FAKE IRS E-MAILS ARE COMMON

# Scammers cashing in at tax time

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Tax season isn't miserable for everyone.

Your friendly identity thief, deft fingers poised on a keyboard somewhere across the street or across the globe, couldn't be happier as the tax filing deadline approaches.

The IRS expects e-file returns to exceed last year's record of 80 million. So it's a good time to be wary of Internet schemes to steal your identity.

A common scam is a fake e-mail from the Internal Revenue Service. But don't panic, experts say.

"As soon as they hear 'IRS,' people freeze, lose their common sense and start handing over their children. It's like seeing a bear in the woods, and they start handing over all their personal information," said Joshua Jensen, an Edmond certified public accountant.

Conquer the bear in the woods by keeping your wits and making a lot of noise — to the IRS.

Phishing schemes begin with an e-mail that looks like it is from the IRS, saying you have a refund coming or you are under investigation or another legitimate-sounding issue. Frequently, it threatens a dire consequence or dangles a refund as bait.

"The IRS does not initiate that kind of e-mail," said Robert Castleberry, a Norman CPA.

Jensen said these scams also could begin with a phone call purportedly from the IRS.

If anything seems peculiar, experts say you should hang up the phone or not open the e-mail. Then notify the IRS at

297-4057 or (800) 829-1040, or forward the e-mail to phishing@irs.gov.

People have forwarded to the IRS roughly 33,000 of these types of scam e-mails, with 1,500 variations, according to AVG, an Internet security company. Like the IRS, legitimate companies never request user names, passwords, credit card numbers or Social Security numbers by e-mail.

## What are the dangers?

Once identity thieves get personal data, they can empty bank accounts, run up credit card bills, apply for benefits under the victim's name and commit other crimes, according to the IRS.

Castleberry warned that Social Security numbers and other information used in tax returns are not safely stored on your computer. He said hackers can access computers many ways and get to your information.

"Don't stick it in a PDF and think it's secure," Castleberry said. "Do a password protect."

You should install updates to your operating system and never save your password in your Web browser when you're using electronic services for banks and other institutions, the CPAs said.

Bad economic conditions extend the risk of identity theft beyond organized crime to people in the house next door, said Mike Prusinski of Tempe, Ariz.-based identity theft protection company LifeLock. Victims lost more than \$1 billion last year due to identity theft, he said.

"The millions of victims out there every year are wondering how this happened to me," he said. "You don't have to be a victim."