



# **Pioneer Bank & Trust**

## **Trust & Investments**

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## **IRS impersonators**

Some days, you just don't know whom to trust.

A disturbing report was delivered last year by Timothy Camus from the Treasury Inspector General for Tax Administration (TIGTA). A growing number of con artists are posing as IRS agents, and at least 1,103 taxpayers have fallen for the scam so far. They've lost more than \$5.25 million. TIGTA tracked more than 91,000 suspicious contacts in just one year. Said Mr. Camus, "I've spoken to people about identity theft, and though it continues to be a big, big problem, I think this impersonation scheme has overtaken it, in terms of impacting a broad number of people with large dollar amounts."

The scams are typically done over the telephone, but e-mail also may be used to buttress the con. The criminals may have acquired the target's Social Security Number or the last four digits of it, which enhances their credibility. They have learned to "spoof" the caller ID system, so their calls appear to originate from an IRS office.

Usually, a con man has to be polite and persuasive to succeed, but in this scam the IRS impersonator is downright abusive, threatening deportation or driver's license suspension if "taxes" are not paid immediately. Sometimes a confederate will make a follow-up call to the target, posing as a police officer or official from the department of motor vehicles.

One tip-off that a fraud is under way is that these scamsters often insist upon being paid in prepaid debit cards. They even may suggest the source for obtaining the cards, with directions. The IRS does not accept prepaid debit cards for tax payments.

More importantly, the IRS never "cold calls" delinquent taxpayers. The agency makes contact by mail or in person first. Deportation and driver's license suspension are not among the IRS enforcement tools.

The IRS impersonators have been detected in every state. The top five, said Camus, are California, New York, Virginia, Texas and Florida. Taxpayers who have been contacted by telephone by someone purporting to be from the IRS should call the IRS at 800-829-1040 to confirm their tax obligation. Taxpayers who are confident that they do not owe taxes should report the fraud to TIGTA at 800-366-4484.

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