

Identity Theft:
A First Hand Perspective
Or,
What's Mine is Theirs'

Barbie Selby
University of Virginia Library





Commonwealth of Virginia
Department of Taxation

INFORMATION ON YOUR ACCOUNT

February 17, 2015

BARBARA S. SELBY
205 BENNINGTON RD
CHARLOTTESVILLE, VA 22901-2408



Virginia Tax Account Number 33-****5927S-001
Tax Type: Individual Income
Correspondence ID: 40317270

Dear Customer:

This letter is to notify you that the Virginia Department of Taxation (the Department) has received a tax return for you deemed to be suspicious. The return was filed for the 2014 tax year.

We have determined that the return in question is fraudulent. The Department has removed the fraudulent return and eliminated its impact from your account. Though we are taking no other action at this time, we have flagged your account as a precaution. While the flag is in place, the Department will review incoming filings that request refunds for you to ensure they are valid.

If we receive a future filing for you that we deem suspicious, you may receive a request for documents or receive a contact from the Department to confirm the filing's accuracy. In some cases, this process may extend the time it takes for us to complete the handling of your return.

We require that you file your original tax return by paper method instead of electronic method. Please send your completed tax return to the following address:

Virginia Department of Taxation
Individual Tax Return Processing
Post Office Box 1498
Richmond, VA 23218-1498

Alternatively, if you believe the return filed is correct, please submit a written explanation and provide documents in support of the filing to the auditor listed below for review.

You may wish to take action to protect your identity. The Federal Trade Commission provides general identity theft guidelines at their website: <http://www.ftc.gov/>.

We appreciate your patience and cooperation.

My first hint....





P.O. Box 1259
Charlotte, NC 28201-1259

Confirmation of Change in Address or Payment Information

0600012015060100460322487230000204

BARBARA S SELBY
205 BENNINGTON RD
CHARLOTTESVILLE, VA 22901-2408

September 1, 2015

Warren?
469-area code

We recently received a change to the address or payment information we have on file for you. If you did not request this change to your address or payment information, we may have received the request from a third party (for example, your employer or your bank.) Below is the updated information. Please review it carefully for accuracy. If the information is correct, **you do not need to take any action**. However, if you have questions or need to update any information on this statement, please call us.

Your Mailing Address

2651 STONELAKE DR # 324
GRAND PRAIRIE, TX 75050-1068

This change applies to the following contract(s).

B5257833 28189181

Your Residential Street Address

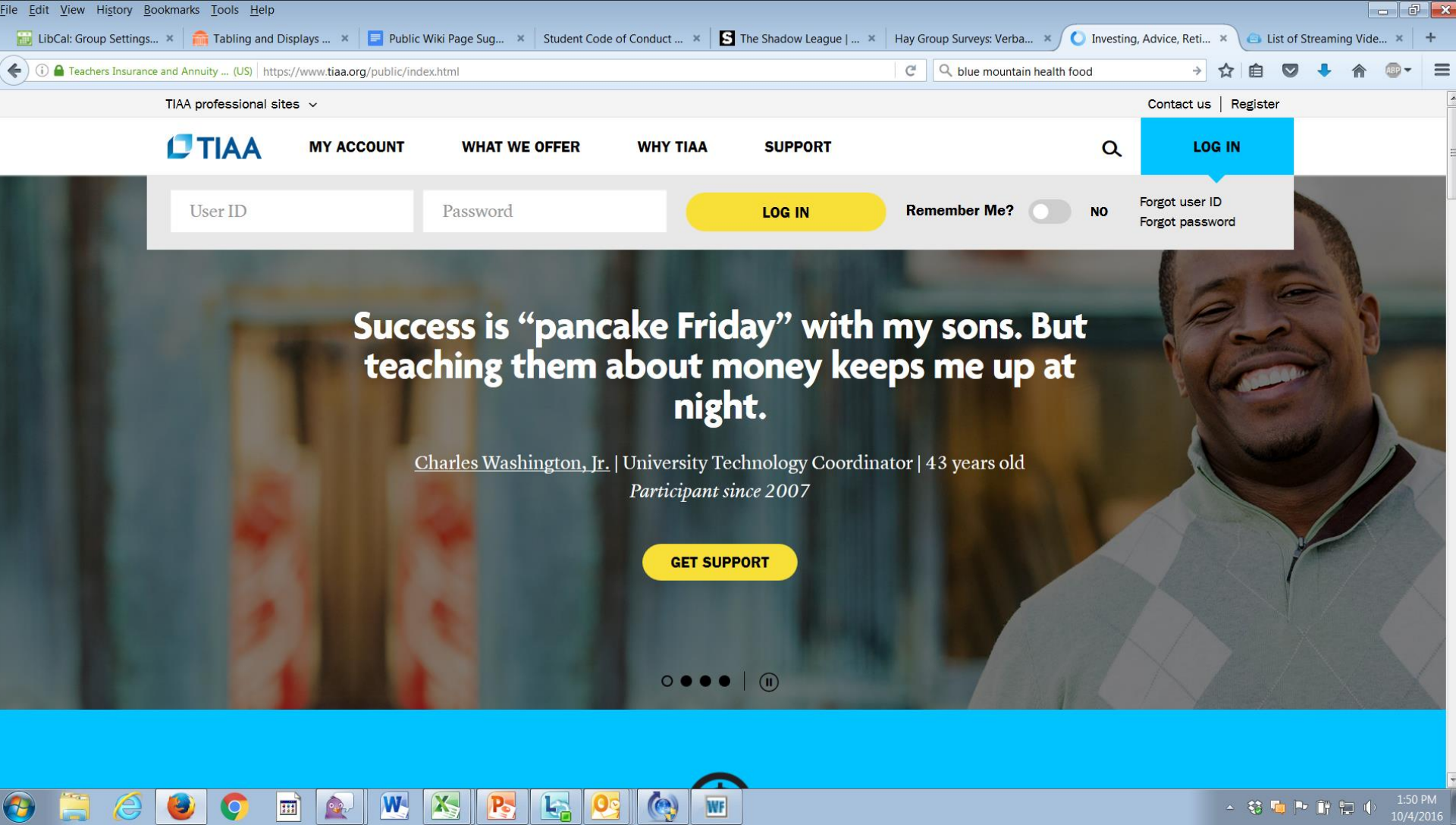
2651 STONELAKE DR # 324
GRAND PRAIRIE, TX 75050-1068

For Your Information

- Important Note: If you did not request this change to your address or payment information, we may have received the request from a third party (for example, your employer or your bank).
- If you have a Mutual Fund contract, you will receive a separate confirmation statement from our Mutual Fund department.
- To change your mailing and/or residential address online, or update your eDelivery preferences, log in to your account at tiaa-cref.org. Then click on Profile & Settings at the top of the page. You will then be able to update your contact information.

But, I didn't move!!!





Contact the organization immediately!



Go to the Feds!



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Log In

En Español

Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



File Edit View History Bookmarks Tools Help

2016 VLA Annual Conferen... x 2016 vla conference prelim... x ID Identity Theft Recovery Ste... x +

https://www.identitytheft.gov/Assistant

FEDERAL TRADE COMMISSION
IdentityTheft.gov

Log In

CHAT WITH OUR SUPPORT TEAM
(mon-fri, 9am - 8pm EST)

Which statement best describes your situation?

- I want to report identity theft. →
- Someone else filed a tax return using my information. →
- My information was exposed in a data breach. →
- Someone got my personal information or my wallet, and I'm worried about identity theft. →
- Something else. →

Got Feedback? Tell us what you think.

Create a Personal Recovery Plan
Browse Recovery Steps

Windows taskbar: Internet Explorer, Firefox, Chrome, Calendar, Skype, Word, Excel, PowerPoint, Lync, OneDrive, Mail, Adobe Reader. System tray: 2:54 PM, 9/3/2016.

What Happened?





Log In

CHAT WITH OUR SUPPORT TEAM
(mon-fri, 9am - 8pm EST)

- 1 Theft Details
- 2 Your Information
- 3 Suspect Information
- 4 Additional Information
- 5 Comments
- 6 Review Your Complaint

Report Identity Theft to the FTC

Next, we are going to ask for specific details. We will use the information you provide to create your:

Identity Theft Affidavit



Recovery Plan



These will help you **fix problems** caused by identity theft.

Continue →

How we handle your information

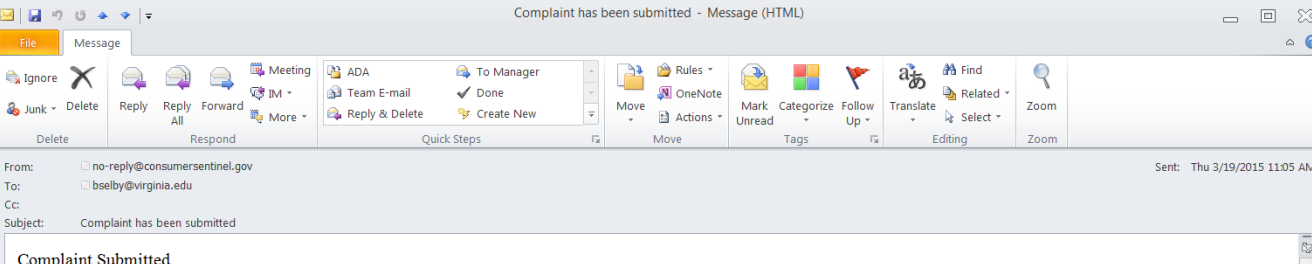
It's up to you to determine how much personal information you want to provide. The FTC enters this information into a secure online database that law enforcement agencies use in their investigations.

Please read our [Privacy Policy](#) to learn more about how we safeguard your personal information.

OMB Control Number: 3084-0047



Retain all documentation

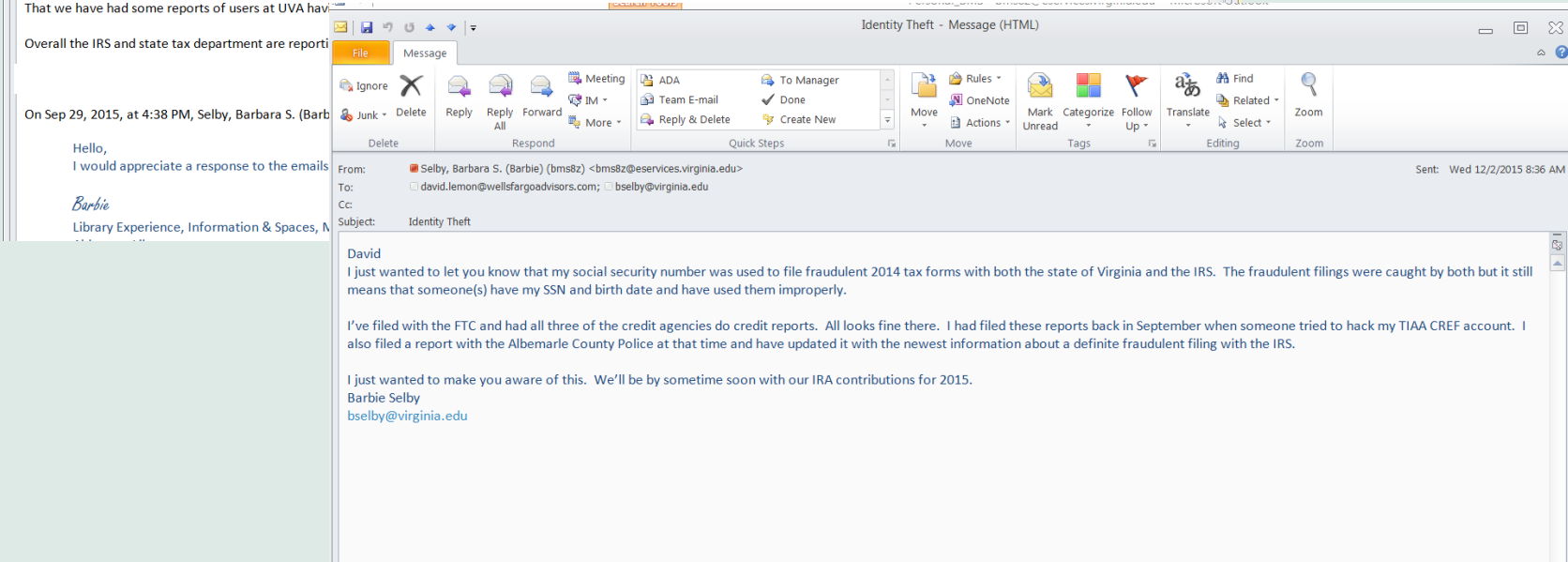
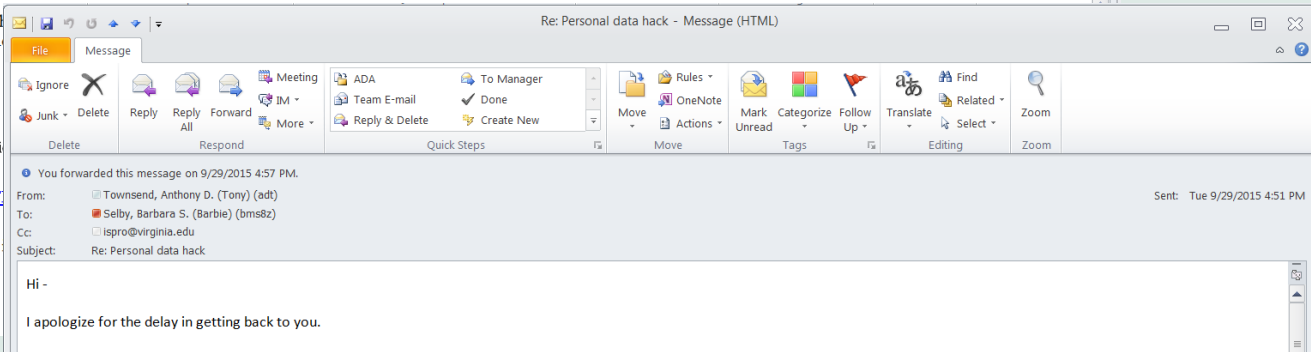


Complaint Submitted
Thank you for contacting the enforcement agencies work

Here are links to the public

[TAKE CHARGE: FIGHT](#)

If you want to update your





Department of the Treasury
Internal Revenue Service
Andover, MA 01810-9052



| | |
|----------------|----------------|
| Notice | CP01 |
| Notice date | August 3, 2015 |
| To contact us | 1-800-908-4490 |
| Your Caller ID | 672424 |
| Page 1 of 1 | 9H |

064089.580697.20387.23101 1 AT 0.416 593



BARBARA S SELBY
205 BENNINGTON RD
CHARLOTTESVLE VA 22901-2408

064089

Message about your identity theft claim

We have verified your claim of identity theft

We verified your claim of identity theft and have placed an identity theft indicator on your account to monitor activity and help prevent future fraud.

What you need to do

No further action is needed on your part. Please continue to file all federal tax returns.

Next steps

- Your account now has an identity theft indicator, which means we'll review all tax returns with your Social Security number for the possibility of identity theft.
- You will need an Identity Protection PIN (IP PIN) to file your returns in the future. You will receive your IP PIN in a notice from us in December.
- If you want to receive the additional security of an IP PIN immediately, use the link below, verify your identity, and retrieve your IP PIN to file your returns. You may login each year to obtain your new IP PIN.

www.irs.gov/getanippin

Additional information

- Visit www.irs.gov/cp01
 - Review the enclosed document: Identity Theft Prevention and Victim Assistance (Publication 4535).
 - Keep this notice for your records.
- Identity theft is a serious issue, and we're committed to helping taxpayers who are affected by it. If you need assistance, please don't hesitate to contact us at 1-800-908-4490, extension 245.

Other resources

- Visit the Federal Trade Commission at www.ftc.gov/idtheft.
- Visit the Social Security Administration at www.ssa.gov and search for: "identity theft."

Report to the IRS.

Be Patient!!!





Department of the Treasury
Internal Revenue Service
Kansas City, MO 64999-0030

010927.633008.225401.29680 2 AT 0.416 1188



BARBARA S SELBY
205 BENNINGTON RD
CHARLOTTESVILLE VA 22901-2408057

Second reminder: You have unpaid taxes for 2014

Amount due: *

As we notified you before, our records show you have unpaid taxes for the tax year ending December 31, 2014 (Form 1040). If you don't pay * by February 11, 2016, interest will increase and additional penalties may apply.

Billing Summary

| | |
|--|------------|
| Amount you owed | \$131.97 * |
| Interest charges | 3.20 |
| Amount due by February 11, 2016 | * |

*Please call 1-800-829-0922 for penalty and interest charges and remaining balance.

What you need to do immediately

Pay immediately

- Pay the amount due of * by February 11, 2016, to avoid additional penalty and interest charges. **You can pay online now at www.irs.gov/directpay.**

Continued on back...



BARBARA S SELBY
205 BENNINGTON RD
CHARLOTTESVILLE VA 22901-2408057

| | |
|------------------------|------------------|
| Notice | CP503 |
| Notice date | February 1, 2016 |
| Social Security number | 245-76-5927 |

- Make your check or money order payable to the United States Treasury.
- Write your Social Security number (245-76-5927), the tax year (2014), and the form number (1040) on your payment and any correspondence.



| | |
|------------------------|-------|
| Notice | CP503 |
| Tax Year | 2014 |
| Notice date | Febrn |
| Social Security number | 245- |
| To contact us | Phon |
| Your Caller ID | 1322 |
| Page 1 of 3 | |

IRS call 2/3/16

re: 2nd bill from them
for \$131.97 + \$3.20
interest

Mrs. Watson

She will send a referral
to service center
that did the adjustment
to remove the \$131 balance

Allow 30 days for response

Be
Persistent!



You forwarded this message on 1/22/2016 8:56 AM.

From: Patrick Hogan, Executive Vice President & Chief Operating Officer <incident-info@virginia.edu>
To: bselby@Virginia.EDU
Cc:
Subject: RE: Important Security and Protection Notification

Sent: Fri 1/22/2016 8:07 AM

We are contacting you regarding an incident that occurred at the University of Virginia that exposed your personal information to others. We write to provide additional information and to offer you free credit monitoring services. Signing up for these services takes just a few minutes and offers several benefits including daily monitoring, and if needed, identity theft resolution assistance and identity theft insurance.

University officials were recently notified of a data exposure by the Federal Bureau of Investigation (FBI). ←

Information accessed by the unauthorized person(s) included your:

- Name
- Home mailing address
- Social Security Number (SSN)
- Date of birth
- Salary
- Tax withheld

The University regrets that your personal information was accessed, and it has already taken steps to fortify its systems to help prevent this from occurring in the future.

To help protect your identity, we are offering a free one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

Details on how you can take advantage of the crediting monitoring services have been sent to your home address via first class mail.

We sincerely regret any inconvenience this incident may cause you and encourage you to take advantage of the identity protection services. As an extra precaution, we ask that you change your password to the Integrated System (instructions are available at <http://www.virginia.edu/integratedsystem/faq/faq.html#passwords>). Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact us toll-free at 1-855-907-3155.

Sincerely,

Patrick D. Hogan

Click on a photo to see social network updates and email messages from this person.

Now UVA gets into the act.



File Edit View History Bookmarks Tools Help

2016 VLA Annual Conferen... x 2016 vla conference prelim... x ISPRO, U.Va. x +

www.virginia.edu/ispro/

PEOPLE/WEB SEARCH CALENDAR EMERGENCY INFO A-Z INDEX UVA EMAIL UNIVERSITY OF VIRGINIA

INFORMATION SECURITY, POLICY, & RECORDS
UNIVERSITY OF VIRGINIA

Search
This Site U.Va. People

Information Security, Policy, and Records Office (ISPRO)

Reporting to the CIO, the Information Security, Policy, and Records Office (ISPRO):

- focuses on the continuous enhancement of information policies and security of the University's diverse and decentralized computing environment and the University's electronic and physical records management program;
- works in partnership with units and individuals across the University to formulate policies, assess security risk, establish strategic direction, provide security education and training, implement security safeguards, track security incidents, and develop mission continuity and disaster recovery plans;
- works in partnership with units and individuals across the University to ensure all records, in all formats, are efficiently managed, retained and destroyed in compliance with all administrative, audit, legal, financial, historical, and research policies and regulations of the Commonwealth of Virginia and the University;
- provides consultation, guidance and investigation regarding information security, policy and records issues; and
- manages user access to central IT systems.

| Name | Title | Phone |
|--------------------|---|--------------|
| ✉ Jason Belford | Chief Information Security Officer | 434-924-4165 |
| ✉ Michael Grinnell | Deputy Chief Information Security Officer | 434-924-7748 |
| ✉ Brian Davis | Director, Information Security and Access | 434-243-8707 |
| ✉ Tim Tolson | Director, IT Policy and Compliance | 434-243-6592 |
| ✉ Caroline Walters | University Records Officer | 434-243-9162 |

ISPRO Areas

- + Information Security, Policy, and Access
 - + Information Security
 - + Information Policy
 - + Access Management
- + Records Management

Events

- + Cybersecurity Events - Fall 2016
- + ISPRO Conference - October 2016

Quick Links

- + Abuse
- + CIO Mission/Values
- + CIO Balanced Scorecard
- + University Data Protection Standards (UDPS)
- + IT Security Risk Management
- + Report a Security Incident
- Follow Us on Twitter
- Follow Us on Facebook

2:40 PM
9/3/2016

Report to your IT security staff





ACCREDITED LAW ENFORCEMENT AGENCY



**COUNTY OF ALBEMARLE
Police Department**

1600 5th Street, Suite D
Charlottesville, Virginia 22902
Phone: (434) 296-5807 • Fax: (434) 972-4061

September 30, 2015

Ms. Barbara Selby
205 Bennington Rd
Charlottesville, VA 22901

Dear Ms. Selby;

I was very sorry to learn from police report #201507772, completed by Officer G. Riley on 09/25/2015, that you were the victim of Fraud in Albemarle County. Because of this unfortunate experience, I wanted to make certain that you are aware that Albemarle County offers a Victim/Witness Assistance Program to help victims of crime. Some of the services we provide are:

- Information about your case and explanation of police and court procedures.
- Accompaniment to court.
- Assistance in filing a claim for Criminal Injuries Compensation Fund, for medical expenses, if you have been injured as a result of the crime.
- Referrals to community agencies that can provide additional assistance to you.
- Assistance in pursuing a Protective Order through the courts.

At this time no arrest has been made in your case and it has been assigned to **Officer G. Riley**.

I have enclosed a brochure, which describes the Victim/Witness Assistance Program and your rights as a crime victim in more detail. This brochure also provides additional contact information for the Commonwealth's Attorney's Office and the Police Department. Please feel free to contact me at (434) 296-5830, if I can be of any help to you.

Sincerely,

Susan M. Painter

Susan M. Painter, Coordinator
Albemarle County Victim/Witness Assistance

Report it to local law enforcement



Warning Signs of Identity Theft

What Do Thieves Do With Your Information?

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

Clues That Someone Has Stolen Your Information

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Merchants refuse your checks.
- Debt collectors call you about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because the record exceeds your benefits limit.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you received income from an employer you don't work for.
- You get notice that your information was compromised by a data breach, that you've started a new business or have an account.

If your wallet, Social Security number, or other personal information is lost or stolen, [you can take](#) to help protect yourself from identity theft.

When Information Is Lost or Exposed

Did you recently get a notice that says your personal information was exposed in a data breach? Did you lose your wallet? Or learn that an online account was hacked? Depending on what information was lost, there are steps you can take to help protect yourself from identity theft.

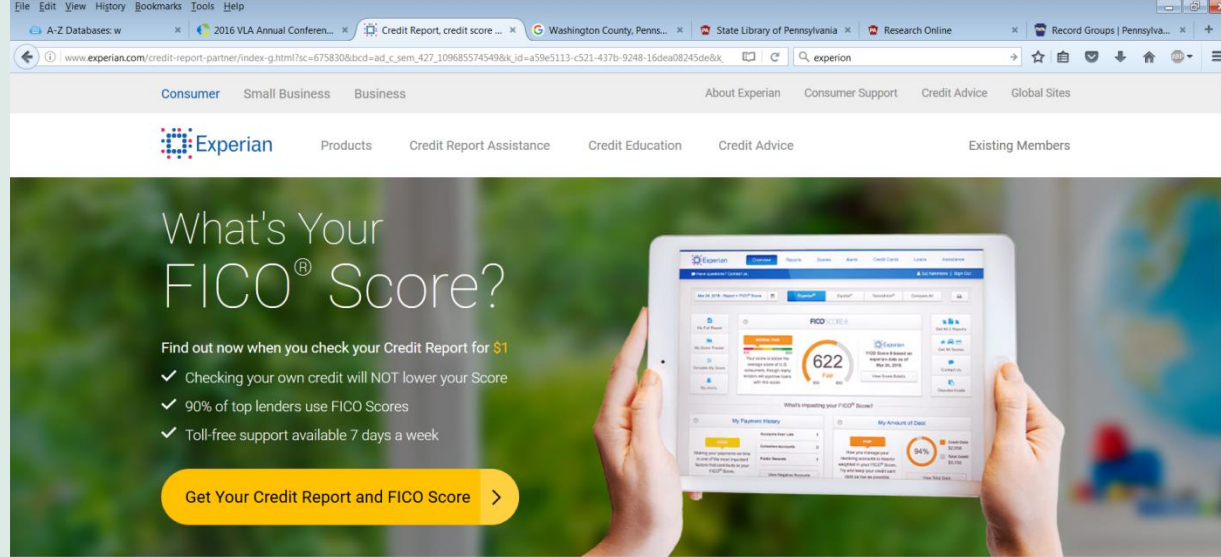
Is someone **using** your information to open new accounts or make purchases? [Report it and get help.](#)

 Download PDF

What information was lost or exposed?

- + Social Security number
- + Online login or password
- + Debit or credit card number
- + Bank account information
- + Driver's license information
- + Children's personal information

Take advantage of protection

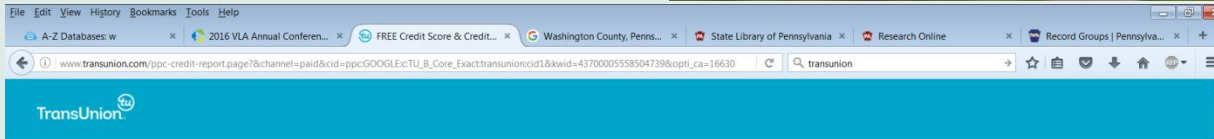


What's Your FICO® Score?

Find out now when you check your Credit Report for \$1

- ✓ Checking your own credit will NOT lower your Score
- ✓ 90% of top lenders use FICO Scores
- ✓ Toll-free support available 7 days a week

[Get Your Credit Report and FICO Score](#)



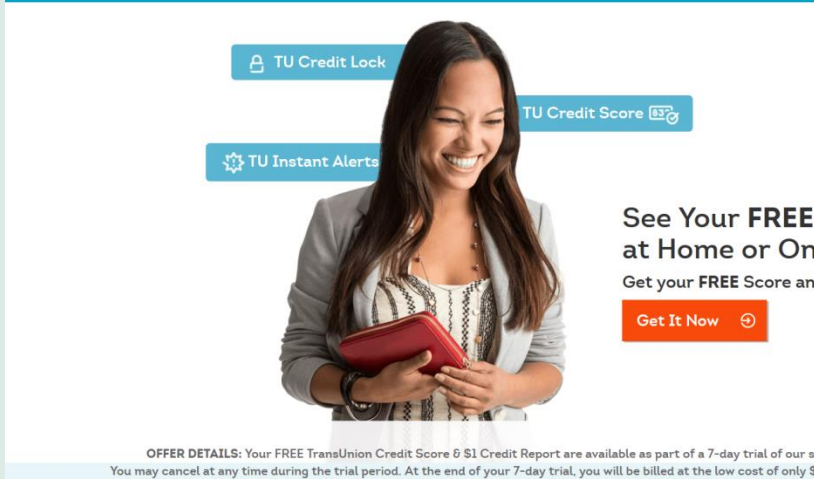
TransUnion

TU Credit Lock

TU Credit Score

TU Instant Alerts

our 7-day trial membership in Experian CreditWorksSM. If you don't cancel your membership within the first month that you continue your membership. You may easily cancel your trial

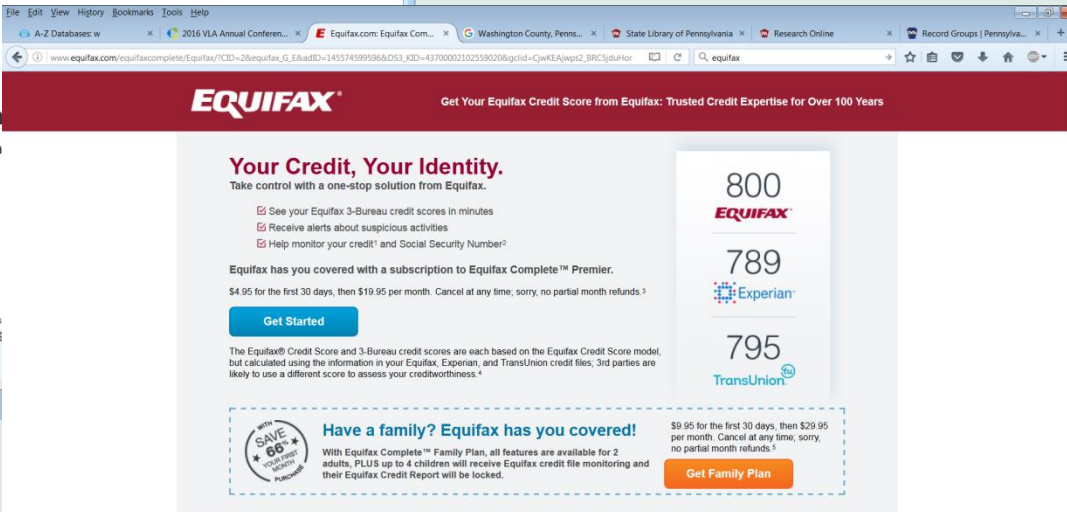


See Your FREE Credit Score at Home or On the Go

Get your FREE Score and \$1 Credit Report

[Get It Now](#)

OFFER DETAILS: Your FREE TransUnion Credit Score & \$1 Credit Report are available as part of a 7-day trial of our Experian CreditWorksSM. You may cancel at any time during the trial period. At the end of your 7-day trial, you will be billed at the low cost of only \$1 per month.



EQUIFAX Get Your Equifax Credit Score from Equifax: Trusted Credit Expertise for Over 100 Years

Your Credit, Your Identity. Take control with a one-stop solution from Equifax.

- See your Equifax 3-Bureau credit scores in minutes
- Receive alerts about suspicious activities
- Help monitor your credit¹ and Social Security Number²

Equifax has you covered with a subscription to Equifax CompleteTM Premier.

\$4.95 for the first 30 days, then \$19.95 per month. Cancel at any time, sorry, no partial month refunds.³

[Get Started](#)

The Equifax[®] Credit Score and 3-Bureau credit scores are each based on the Equifax Credit Score model, but calculated using the information in your Equifax, Experian, and TransUnion credit files; 3rd parties are likely to use a different score to assess your creditworthiness.⁴

800 **EQUIFAX**

789 **Experian**

795 **TransUnion**

Have a family? Equifax has you covered!

With Equifax CompleteTM Family Plan, all features are available for 2 adults, PLUS up to 4 children will receive Equifax credit file monitoring and their Equifax Credit Report will be locked.

\$9.95 for the first 30 days, then \$29.95 per month. Cancel at any time, sorry, no partial month refunds.⁵

[Get Family Plan](#)

Ready for one less stress?
Checking your credit is as easy as 1 - 2 - 3

And, the Saga continues.....



Thank you!

Barbie Selby
bselby@virginia.edu

