



2016 Fraud and Scam Alerts

It's Tax Season for Scammers, Too!

Scam artists know you're thinking about taxes at this time of year. They're thinking about calling you up and pretending to work for the IRS. The IRS will not call you without first sending you a bill, but the IRS does now use private debt collectors, and those collectors may call you. So what are you supposed to do? How do you protect yourself?

If you know you owe the IRS, if you think you owe the IRS, or if you're worried you might have some other problem with the IRS, then contact the IRS yourself. Don't wait for a call, make the call yourself. That way you know the conversation is legitimate.

In Tennessee, there are IRS offices in Chattanooga, Jackson, Johnson City, Knoxville, Memphis, and Nashville. [Detailed contact information for each of these locations is available on the IRS's website.](#) The following numbers are also options:

Telephone Assistance for Individuals:

Toll-Free, 800-829-1040

Hours of Operation: Monday – Friday, 7 a.m. – 7 p.m. your local time (Alaska & Hawaii follow Pacific Time).

Telephone Assistance for Businesses:

Toll-Free, 800-829-4933

Hours of Operation: Monday – Friday, 7 a.m. – 7 p.m. your local time (Alaska & Hawaii follow Pacific Time).

Telephone Assistance for Exempt Organizations, Retirement Plan Administrators, and Government Entities:

Toll-Free, 877-829-5500

Hours of Operation: Monday – Friday, 8 a.m. to 5 p.m. Local Time.

Telephone Assistance for people with hearing impairments:

Toll-Free 800-829-4059 (TDD)

Hours of Operation: Monday – Friday, 7 a.m. – 7 p.m. your local time (Alaska & Hawaii follow Pacific Time).

Telephone Assistance for Individuals who believe they may be a victim of Identity Theft:

*No Tax Administration Impact - Did not receive a notice from the IRS.

Toll-Free 800-908-4490 (Automated and live assistance)

Hours of Operation: Monday – Friday, 7 a.m. – 7 p.m. your local time (Alaska & Hawaii follow Pacific Time).

Things to Know: Tips from AARP's Fraud Watch Network

The following points, taken directly from a January 2016 Fraud Watch message, are what AARP wants you to know if contacted about delinquent taxes by an IRS private collector.

- Private collectors for the IRS cannot accept direct payments – all payments should be made to the U.S. Treasury. The agency will not require specific types of payments such as wire transfers or prepaid debit cards. Scammers prefer these methods because they are hard to trace and can be redeemed anywhere in the world.
- Unless the IRS has an incorrect address, both the agency and its private collectors should first make contact by mailed letter. In a recent interview, IRS Commissioner John Koskinen told the Washington Post: “If you are surprised to be hearing from us, you’re probably not hearing from us because you won’t hear from us first by phone.”
- Those who owe tax debt but cannot pay in full will be offered an installment plan for up to five years. If five years isn’t enough, “the collector asks for taxpayer financial information to see what sort of deal the taxpayer should get,” explains Robert W. **Wood**, who covers taxes and litigation for Forbes.
- The same rules on other collectors apply: No calls before 8 a.m. or after 9 p.m. You must be sent a written “validation notice” telling you how much money you owe within five days after first contact. No harassing, abusive or threatening language allowed.
- Certain tax bills (and therefore phone calls) cannot be handled by private collectors for the IRS: those for taxpayers who are deceased, under age 18, in a designated combat zone, or a victim of identity theft. Debtors currently in audit, litigation or criminal investigation are also off-limits to third-party hired guns.

Added January 27, 2016