



Recovering from W-2 & Tax Refund Fraud

The top scam reported by the Internal Revenue Service (IRS) is W-2 and tax refund fraud—where identity thieves steal the refunds of taxpayers.

If your identity has been stolen, the IRS will notify you through the mail that:

- more than one tax return was filed in your name,
- you have a balance due,
- your income has changed
- or your benefits were reduced or cancelled.

If you are a victim of identity theft, Busey suggests the following:

- Call the IRS Identity Protection Specialized Unit at 800.908.4490.
- Fill out the IRS Identity Theft Affidavit, [Form 14039](#).
- Report the incident to the Federal Trade Commission at [consumer.ftc.gov](#).
- File a police report with your local law enforcement agency.
- Place a fraud alert on your credit reports by contacting one of the three reporting agencies: [Equifax.com](#), [Experian.com](#) or [TransUnion.com](#).
- You are entitled to a free credit report if you are a victim of identity theft. Obtain a report and search for unauthorized activity.
- If your social security number has been compromised, call the Social Security Administration at 800.269.0271.

Protect your bank accounts at Busey and other financial institutions:

- Lock your accounts with a secure passcode. Busey will request the passcode before providing account balances or other information.
- Change your username and password for your online banking platform.

Busey wants you to be informed of any security issues that may compromise your personal information. Visit the [Information Security Center](#) on [busey.com](#).

For more useful information and tools to guide you through the process, visit the Federal Trade Commission's website at [ftc.gov](#) or call them at 877.IDTHEFT.



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