

Social Security Number problems – Mistakes or Identity Theft?

Social Security numbers (SSN) are a prime target in identity theft schemes. If TWC has told you of a problem with your social security number, it could be due to identity theft, or it may be due to a typing error by an employer, by TWC or even by you. This flyer will give you some tips on how to clear up mistakes, or to initiate an investigation in cases of identity theft.

Your SSN is the way federal and state agencies that maintain records of your wages identify you. Among these agencies are the Internal Revenue Service, the Social Security Administration and the Texas Workforce Commission. All agencies operate under strict confidentiality and security provisions to protect your SSN. Criminals are constantly on the lookout for ways to obtain SSNs; they even use computer programs to generate SSNs, hoping that some of them will belong to someone whose identity they can steal.

TWC keeps records of your wages and unemployment insurance claims by your SSN. Employers send quarterly reports of wages paid by SSN to TWC. TWC doesn't verify the SSNs on employers' quarterly reports. TWC finds out about incorrect SSNs only when you apply for UI benefits.

Problem #1: If TWC says it has no record of wages paid to you, one of the following reasons might explain this.

- 1) Your employer had an incorrect SSN for you.
- 2) Your employer incorrectly typed your SSN when filling out TWC's quarterly wage reports.

Solution: If your wages have been reported under the wrong SSN, you should contact your former employer and request that they submit an adjustment so that TWC can fix our wage records.

Problem #2: If TWC says that it has a record of wages for your SSN, but the name on the account is not yours, then someone may be using your SSN illegally. You may be a victim of identity theft.

Solution: If you suspect that someone else is using your SSN, you should take additional action. TWC offers the following information to assist you.

One resource is the Identity Theft Information Guide provided by the Texas Department of Public Safety: <http://www.txdps.state.tx.us/driverlicense/idtheft/idtheft2.htm> . They recommend that you contact your local Police Department or Sheriff's Office to file a criminal report, the Social Security Administration and at least one of the three major credit reporting agencies (see below).

A second resource is <http://www.texasfightsidtheft.gov/> . This website is provided by the Texas Attorney General's Office.

A third resource is <http://www.ftc.gov/idtheft> . This website is provided by the Federal Trade Commission.

You can contact the Social Security Administration at (800) 269-0271, fax them at (410) 597-0118, write them at SSA Fraud Hotline, P.O. Box 17768, Baltimore, MD 21235, or visit their website: www.socialsecurity.gov/org . You can also call SSA at (800) 772-1213 to verify the accuracy of the earnings reported on your SSN or request a copy of your Social Security Statement. You may also find SSA publication 05-10064 (Identity Theft and Your Social Security Number) a useful resource. This can be accessed at <http://www.ssa.gov/pubs/10064.html> .

You can go to the following website to obtain a free copy of your credit report: www.annualcreditreport.com . In addition to requesting this information on-line, you can call them at (877) 322-8228 or complete an Annual Credit Report Request Form at www.ftc.gov/credit and mail the completed form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

To report fraud directly to the credit reporting agencies, they can be reached as follows:

Equifax: Call (800) 525-6285 to report fraud, or write to P.O. Box 740241, Atlanta, GA 30374 or www.equifax.com .

Experian: Call (888) 397-3742 or write to P.O. Box 9532, Allen, TX 75013 or www.experian.com .

Trans Union: Call (800) 680-7289 or write to P.O. Box 6790, Fullerton, CA 92634 or www.transunion.com .

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