

Dear Chair Prozanski and Members of the Senate Judiciary Committee,

My name is Trisha McPherran . I write to support Senate Bill 601. This is my story:

In March 2014, my husband, Todd, and I used TurboTax software to prepare our 2013 federal and state income tax returns. This is a process we have completed many times before. All went as planned until we followed the steps to file the returns electronically. Almost immediately, our TurboTax software indicated an error -- that I had already filed taxes for 2013. TurboTax then directed us through an appeals procedure to alert the IRS to the error. The first step in alerting the IRS was a phone call to a fraud department. The employee I spoke with on the phone asked a series of identity-verifying questions, then confirmed that, yes, my name had been used to file taxes. When I asked her for more information about the false return, she told me that I did not have the right to know any more about the case until it had been investigated. Right then and there, I felt as if I had been the criminal, and it was really quite distressing, especially considering that I had no way of knowing what other forms of identity theft this person may perform against me using my social security number. The IRS employee then gave me directions to follow to alert the credit reporting agencies and social security administration of the fraud. She advised that a resolution and the issuance of our tax refund could take up to six months. It did. It also took an entire business day to contact all the parties who would be interested in hearing that my security had been compromised . Four months after talking to the IRS, we received a resolution letter. It contained little more information than my name joined with some stranger's name that had been included in the false return. Two months later, our refund came through. No further fraud attempts have occurred with my information, although my husband's identity was recently used to buy cell phones, prompting us to start the whole fraud protection process over. We will have to carry red flags on our credit records for years, slowing down any financial transaction and forcing us to prove our identities over and over, while these thieves go free. Who has been punished?

Please pass Senate Bill 601.

Thank you,

Trisha McPherran