LORI PETRACO

Identity Theft

My story begins on March 15, 2011 when I retrieved my mail from my mailbox. I received an envelope from the Internal Revenue Service. Inside was a window envelope stamped by the postal service "return to sender attempted-not known unable to forward". Inside the window envelope was an IRS change of address form and more importantly, a notice CP12 for tax year 2010, dated Feb. 14, 2011, my social security number and my first and last name, which were all accurate, but an address of 45 Ludlow St. Apt. 3B Yonkers, NY 10705. I had never lived at this address, let alone ever lived in Yonkers or the State of New York. The form stated that I made a miscalculation on my 2010 Form 1040EZ in the area of tax credits and that my new refund amount would be $4552.00. I read this form several times in disbelief..... and called my husband. I knew my joint tax return was prepared by an accountant; that we use the 1040 long form since we have 2 children in college and finally, that we had just mailed our return within the last 2 weeks. I wanted to believe an error was made that would explain this. I immediately called an IRS 1-800 number but after 20 minutes on hold without being able to speak to a person I gave up. The local IRS office is about 1 mile from my home but they were closed for the day and so I spent a restless night wondering what this all means.

March 16, 2011 I arrived at our local IRS office early and was asked to step up to the counter. The clerk was courteous but the counter is in no way private. Everyone sitting in the chairs directly behind me could hear our conversation and the lobby was full. When I showed the clerk what I had received and that this wasn't my return she blurted out "Your identity has been stolen, I will need to fill out an Identity Theft Affidavit". The entire waiting room heard this. Until then I was hoping that this was just a mix up. She asked for my name and for me to recite my social security number. Just seconds ago, this IRS employee proclaimed that I had been a victim of identity theft, and was now asking me to recite, where others could hear, the same sensitive information she concluded had been stolen. I said, no, that she could take the information from the form in front of her and I would be happy to show her my driver's license. She asked, "When did you lose your social security card?" I replied, "I didn't". She wanted to see it but I don't carry it in my wallet because I don't want my identity stolen. She completed the Affidavit and told me to come back with my social security card so that she could send the license and SS # with the affidavit. She also told me because this person filed the return as a single person and got $4,552.00 already, my legitimate return would be held up and that I would not see my refund until perhaps October or November, roughly 8 or 9 months later. I asked her "How can a person file a return and without validation or proof of anything receive a refund?" She replied, "do you know how many people file electronically? We expedite the return and match up information later." Finally she said don't forget to file a report with the Federal Trade Commission, the Social Security Administration and the 3 credit bureaus. Again the clerk was courteous but her matter of fact manner and abruptness....that this happens all the time.... in front of a room full of strangers, was upsetting. I went out to my car and cried. I was very overwhelmed.

I was so upset that I began to wonder how far the thief would go. I went home, signed onto all three credit bureaus on the internet and reported the identity theft and printed my current reports. Everything was ok. I pulled up my bank accounts to see if my balances were ok. They were. I was late for work that day in order to protect all that I have worked for. I felt the need to report this to my supervisor as well as the chief, as I work in law enforcement, and did not want someone to jeopardize my job or my good name.

That evening I filed a report with the Federal Trade Commission and they requested that I file a police report with my local municipality. I am not sure why because this is cyber crime involving someone in Yonkers, NY, and not York, PA.

March 17, 2011 I contacted Springettsbury Twp. Police Department and spoke to Detective Raymond E. Craul and explained what had happened and what the Federal Trade Commission requested. He was familiar with the Federal Trade Commission's request and gave me an incident report number, but stated he had no jurisdiction to investigate.

I added the police department's incident report number to the Federal Trade Commission's website on my incident page. I again had to leave work early to go out to the Social Security office in York, PA to inform them of the identity theft. Unfortunately at that time they still didn't have my 2010 earnings to verify for accuracy.

I was resigned to the fact that this nightmare would continue indefinitely. That the IRS would hang on to my tax refund, and that I would have to be vigilant with the credit bureaus for the rest of my life.

On April 27, 2011, I discovered I was not the only local government employee in York County, PA affected by identity theft via the IRS. One of these victims suggested that our local US Congressman, Todd Platts, and his office could help. I followed through with contacting the York Office and filling out the Constituent Service Form with all related documentation.

On April 28, 2011, I told my story to two Special Agents from the Dept. of the Treasury out of Philadelphia who are also launching an investigation.

I am here today to tell you that I am a victim of identity theft. I am forever changed. I will always need to check on my credit and be vigilant in what information is shared with others. I am a victim, being victimized by the IRS who is holding up my refund because they don't have checks and balances in place to prevent crimes like this from happening, to timely verify personal and financial information, or to timely and adequately assist people like me who have fallen victim to identity theft. If they did they would have seen the following things: that I have filed my taxes with the same man as married filing jointly for the last 28 years, that I have lived at the same location for the last 12 years and never filed any change of address with any other governmental agency (meaning social security or the postal service) and finally that we always complete the 1040 long form and that we always file by mail and not by using the internet.

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I thank you for the opportunity to tell my story in the hope that changes occur within the IRS that will prevent this from happening to others. Hopefully, my tax refund will not be delayed until October or November so that this law abiding citizen can get back to living her life.

Thank you.

Lori A. Petraco

I was born, raised, and have always lived in York, Pennsylvania. I earned a Bachelor's Degree in Administration of Justice from the Pennsylvania State University in 1980. Upon graduation I secured a job with the former York Bank and Trust Company now known as Manufacturers and Traders Trust (M & T Bank). I worked for the bank for 22 years holding various positions. My next position was with the former Community Banks, now known as Susquehanna Bank, and I was the Customer Service Representative for 2 years. In 2006, I changed careers and began my current job as a Juvenile Probation Officer for York County. I am married to my husband for 28 years and have 2 children, a son age 22 and a daughter age 20.

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Committee on Oversight and Government Reform
Witness Disclosure Requirement – "Truth in Testimony"
Required by House Rule XI, Clause 2(g)(5)

Name:

1. Please list any federal grants or contracts (including subgrants or subcontracts) you have received since October 1, 2008. Include the source and amount of each grant or contract. NONE

2. Please list any entity you are testifying on behalf of and briefly describe your relationship with these entities.

NONE.

3. Please list any federal grants or contracts (including subgrants or subcontracts) received since October 1, 2008, by the entity(ies) you listed above. Include the source and amount of each grant or contract.

NONE

I certify that the above information is true and correct.

Signature: Lori A. Petracc

Date: 5/30/2011