



Department of the Treasury
Internal Revenue Service

[REDACTED]

Notice	CP 53B
Tax year	2012
Notice date	MMDDYYYY
Social security number	[REDACTED]
To contact us	[REDACTED]
Your caller ID	[REDACTED]
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ADR barcode	[REDACTED]

[REDACTED]

A message about your [2012] Form [1040]

Your request for a direct deposit refund

We tried to direct deposit your refund, but the financial institution couldn't process it. We are reviewing your return information, but it will take 8 to 10 weeks to complete our review and verify your refund.

Someone may have attempted to use your personal information, such as your name and social security number, to receive a tax refund. However, a financial institution will reject a refund for a variety of reasons. Most often, the personal information on the direct deposit doesn't match the account.

You may have used someone else's account or entered the wrong account number on your tax return. We can only deposit your refund to a bank account or prepaid card opened in your name. You should never direct your refund to an account that belongs to a relative, friend, or tax return preparer.

What you need to do

You are not required to do anything at this time. However, you should monitor your financial accounts. If you notice any suspicious or unusual activity, you should:

- Notify your financial institutions.
- Contact the fraud department of one of the three major credit bureaus:
Equifax [REDACTED] www.equifax.com
Experian [REDACTED] www.experian.com
TransUnion [REDACTED] www.transunion.com
- Report any fraudulent activity to your local police or sheriff's department.
- File a complaint with the Federal Trade Commission on their website at www.ftc.gov/idtheft or at [REDACTED]
- Submit a Form 14039, *Identity Theft Affidavit*, to the IRS address in the Form 14039 instructions.

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Next steps

When a refund payment is questionable, we review related returns to ensure the return is valid. Once we finish our research, we will do one of the following:

- If you are entitled to the refund, we will send you a check in the mail.
- If we need more information, we will send you a letter to explain what we need.

If you haven't heard from us within 10 weeks, you can call the number at the top of this letter. However, if you call us before 10 weeks have passed, we won't have any information about the status of your refund.

Additional Information

- Visit www.irs.gov/cp53b.
- Keep this notice for your records.
- Generally, we deal directly with taxpayers or their authorized representatives. Sometimes, however, we need to speak with other people such as employees, employers, banks, or neighbors to gather the information we need about a taxpayer's account. You have the right to request a list of individuals we contacted in connection with your account at any time.

Thank you for your patience while we research your account.