

HOW TO AVOID A TAX SCAM

With tax season here, the Internal Revenue Service is warning consumers to be aware of scams that could target your money or identity. Thousands of people have lost millions of dollars and their personal information to tax scams in recent years.

Here's how you can protect yourself from some known scams:
You're Under Arrest

You get a phone call from someone posing as an official from the IRS. The person tells you that you have an unpaid tax bill and threatens you with arrest, deportation, and suspension of your driver's license unless you pay your bill immediately. He also tells you to pay by debit card, gift card, or wire transfer.

What you should do. You should hang up. The IRS will never call you to demand immediate payment, and it will never threaten to arrest you for unpaid taxes.

We Need Your Social Security Number

You receive an email that looks like a bill for unpaid taxes. Or you may get an email that appears to come from the IRS Taxpayer Advocacy Panel telling you that it is sending you a refund. In both cases, the email asks for your Social Security and bank account numbers to confirm your identity.

What you should do. The IRS advises that you ignore messages that come by email, text, or social media because it does not use these forms of electronic communication to contact taxpayers. If you receive a message but you aren't sure whether it's legitimate, don't respond or click on any links.

You Need to Download Software

You receive an email that appears to come from a software company. It instructs you to download tax software updates from a website. The downloads turn out to be malware that can steal sensitive information stored on your computer.

What you should do. Never click on links in an email suggesting that you update your tax software. Verify the update with a legitimate software company or an IT professional first. Also, look for signs that a site is not authentic, such as misspelled words and website addresses that don't match the site's name.

www.consumerreports.org

HOURS OF OPERATION

Monday - Thursday - 8:30 AM - 5:00 PM

Friday - 8:00 AM - 5:00 PM

Lobby closed from 1:00 PM - 2:00 PM



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Holiday Hours

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Q&A with VITAL FCU!

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