



# Don't Let the Fraudsters Win This Tax Season

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April is a busy month for most people - organizing, preparing and returning tax forms before the middle of the month. It's also proven to be a busy and lucrative time for fraudsters who take advantage of the millions of pieces of personal information that exchange hands during tax season. Taxpayers are cautioned to remain vigilant at this time of year that is well known to be a heyday for fraudsters.

The IBA and the American Bankers Association offer the following tips:

Don't share your secrets - Don't provide your Social Security number or bank account information to anyone who contacts you online or over the phone. Neither your bank nor the IRS will contact you requesting this type of information.

Beware of phishing emails - Phishing attacks occur when criminals use spoofed emails and fake websites of trusted organizations to coerce consumers into sharing personal information. During tax season, fraudsters often pose as the IRS. Don't be fooled. The IRS will never initiate taxpayer contact via unsolicited email to request personal or financial data.

Shred sensitive papers - Shred receipts, bank statements and unused credit card offers before throwing them away. For papers you must keep, like tax documents, keep them in a secure place.

Keep an eye out for missing mail - Fraudsters look for monthly credit card statements, W-2s, tax refunds or other mail containing your financial information. If you don't receive your W-2s, and your employer indicates they've been mailed, or it looks like it has been previously opened, contact the IRS immediately.

Protect your computer - Make sure the virus protection software on your computer is active and up to date, particularly if you plan to file your taxes online. When conducting business online, make sure your browser's padlock or key icon is active. Also look for an "s" after the "http" to be sure the website is secure.

Use online banking to protect yourself - Monitor your financial accounts regularly for fraudulent transactions. Sign up for text or email alerts from your bank for certain types of transactions, such as online purchases or transactions of more than \$500.

Report any suspected fraud to your bank immediately - Additionally, if the IRS denies your tax return because one has already previously been filed under your name, alert the IRS Identity Protection Specialized Unit at 800-908-4490.

## CONNECT WITH

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