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Many of us remember a time not long ago that when the phone rang, you answered it. The call was about something or someone that pertained to us and if there was business to do, it normally was you and I initiating the contact.

How things have changed from ours and our parents' day. In some ways not for the better. Now fewer than ever of us have actual land lines into our homes. For Glenda and I personally, the cacophony of uninvited and unwanted sales calls was enough to cut the cord. The final time I hurriedly crawled out from under a car I was working on to answer the phone because it might have been one of the children, only to hear from the fourth person to interrupt my day was the final straw. Monitoring and filtering of our cell phone calls became the drill.

With advancing electronic conveniences and technology all around us, the bad guys are thinking harder and smarter of ways to induce us to part with our private information so we can part with our money in their direction.

In our quarterly newsletters, I often point out helpful information to protect our readers from "schemes and scams". Jennifer Danner from the Seattle Police Department's Southwest Precinct has done me one better by providing a timely scam summary for all of us during tax time. It follows this note to you.

Please forward this to family members and friends or guide to them our website, www.Larson-FinancialGroup.com under Bill's Fireside Articles, where we will have this posted soon.

Keep a copy of it in your 2020 tax file for future reference and to help with next year's tax time should any of these issues arise in your life during the year.

And thank you Jennifer.

ADVICE ON AVOIDING SCAMS AND FRAUD DURING TAX SEASON

by Jennifer Danner, Southwest Precinct Crime-Prevention Coordinator
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Tax season is in full swing and we often see an increase in tax fraud and various forms of scams during this time of year. In order to combat this, the SW Precinct would like to provide our community with some helpful prevention information about these scams, as well as the most effective way to report them! Subsets of the population are more vulnerable to these types of scams- but everyone can help protect themselves by keeping the following ten practical suggestions in mind, provided by the Federal Trade Commission:

Spot imposters - scammers will often try to disguise themselves as someone you trust (such as a government official, family member or charitable organization). Never send money or give our personal information in response to an unexpected request.

Do online searches - try typing in the company or product name into a search engine with key words like 'review', 'complaint' or 'scam'. You can also look up phone numbers to check on their validity.

Do not believe caller ID and hang up on robocalls - technology makes it simple for scammers to fake a caller ID. If you receive a call asking for personal information or money, hang up. If you feel the caller is legitimate - try calling back a number, you know is genuine for that person or company. If you answer the phone and hear a recorded sales pitch, hang up and report this to the Federal Trade Commission and/or to local police. These calls are illegal and are often fake. Do not follow prompts, just hang up.

Do not pay upfront for a promise - scammers may try to ask you to pay up front for debt relief, loan offers, mortgage assistance or a job (such as handy work or lawn maintenance).

Consider how you pay - most credit cards have significant fraud protection built in, while other payment methods (such as wiring money through services like Western Union or MoneyGram) do not have these protections. Government offices and honest companies will not require you to use a risky payment method, keep this in mind when paying.

Talk to someone - scammers will often want you to make decisions in a hurry and may even threaten you. Before you give money or personal information, slow down, check out the story, do an online search and maybe even talk to an expert or friend about the request.

Be skeptical about free trials online - some companies will use free trials to sign you up for products and bill you each month until you cancel. Before you agree to a free trial, review the company's cancelation policy and always check your monthly statements to review charges.

Don't deposit a check and wire money back - banks must make funds from deposited checks available within days, but discovering a fraudulent check can take weeks. If a check you deposit turns out to be fake, you are responsible for repaying the bank.

Sign up for free scam alerts from the Federal Trade Commission at consumer.ftc.gov/scam-alerts - get the latest tips and advice about scams directly to your email.

For the past two tax seasons, scammers have been running a successful W-2 email phishing scam operation that has tricked major companies. Here's how this scam works: criminals pose as top company executives and send emails to payroll professionals asking for copies of W-2 forms for all employees. This exposes employees' names, addresses, Social Security numbers, and withholding information. The scammers then file bogus tax returns or sell the information to other criminals.

Here's how you can protect yourself during tax time:

Use a password-protected Wi-Fi connection when filing your taxes. Use a long and complex password, not just for your Wi-Fi but also for any accounts you're using during the tax-filing process

Get your return via direct deposit. If you must receive a return check via mail, have it sent to a locked mailbox

Ask your tax preparer to use two-factor authentication to protect your documents and personal information

Use an encrypted USB drive to save sensitive tax documents

Never give information to anyone who contacts you by phone or online claiming to be from the IRS. The IRS will never contact you this way

Monitor your accounts and online identity for any signs that your identity has been stolen. For example, if you see a sudden, unexpected change in your credit scores, it could indicate your identity has been stolen

If you think you may be a victim of a scam, visit IRS Impersonation Scam Reporting.

Be alert to possible identity theft if you receive a notice from the Internal Revenue Service or learn from your tax professional that your identity has been compromised. If you receive a notice from the IRS and you suspect your identity has been used fraudulently, respond immediately by calling the number on the notice. If you did not receive a notice but believe you've been the victim of identity theft, contact the IRS Identity Protection Specialized Unit at **800-908-4490** right away so that they can take steps to secure your tax account and match your SSN or ITIN.