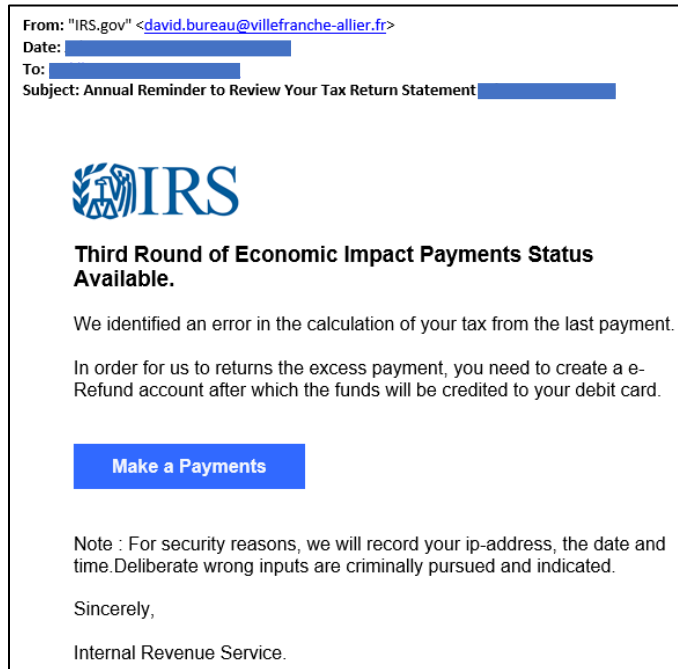


Article #89 - IRS Scams
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As it is now tax season, one can expect various scams related to property, state, or federal taxes. Often these come in the form of emails or text messages. Below is an email a buddy shared from the "IRS".



While there are clues that it is not legitimate, including the 'from' address and some fractured English, some will fall for it. When they click on the link, it will ask for their banking information so that the refund can be credited.

However, once provided, the cybercriminals will instead drain the account, transferring funds to a location beyond the reach of American law. The link may also ask for other identifying information that can be used for criminal activity.

While the bank may eventually restore the funds, they may charge a fee up to \$500, based on how long it took to report the theft. Even if your funds are restored, you are in for a serious hassle.



If you click on a link and are asked for personal information, including the routing number and account number for your bank account, see this as a giant red flag. Government agencies will never contact you this way regarding a refund. Such contact will always be by U.S. Mail.

When you pay by check you are sharing all the information needed to take funds out of your bank account. Think about all the checks you have written that are floating through different hands. Similarly, your debit card information can be used to steal from you. Carefully review your monthly statements to quickly reverse unauthorized charges.

Bank statements may now be online and not mailed. Your diligence in reviewing them has not changed. Some scams involve returning deposits "made in error". The "deposit" is reversed when the funds are not received. By then, the funds that you sent are gone. Carefully verify all withdrawals, checks and charges and deposits. If you wait too long (typically 60 days), you may be out of luck.

Never try to outsmart a cybercriminal via phone, email, or text. They have successfully swindled many educated and intelligent people who thought that they would never be taken. Rather, if called, hang up. If emailed or texted, do not call the number displayed or click on the link, no matter how curious you might be. Rather, call or email the agency directly.

Check out <https://www.irs.gov/newsroom/tax-scams-consumer-alerts> for more on the latest tax scams.