



I wish we weren't writing another newsletter article about scams, but unfortunately, America's elderly population is an extremely inviting target for criminals, and we are trying to keep you safe from the ever increasing ways your money and/or your identity can be stolen. Even though tax season has come and gone, tax scammers are still hard at work, so we are focusing on tax scams and the IRS in this newsletter. In recent years, thousands of people have lost millions of dollars and their personal information to tax scams and fake IRS communications. Scammers use the regular mail, telephone, fax, or e-mail to set up their victims.

IRS-Impersonation Telephone Scams

Beware of a new scam linked to the Electronic Federal Tax Payment System (EFTPS), where fraudsters call to demand an immediate tax payment through a prepaid debit card. In the latest twist, the scammer claims to be from the IRS and tells the victim about two certified letters purportedly sent to the taxpayer in the mail but returned as undeliverable. The scam artist then threatens arrest if a payment is not made through a prepaid debit card. The scammer also tells the victim that the card is linked to the EFTPS when, in fact, it is entirely controlled by the scammer. The victim is also warned to not contact their tax preparer, an attorney or their local IRS office until after the tax payment is made.

Surge in Email, Phishing and Malware Schemes

When identity theft takes place over the web (email), it is called phishing. The IRS saw an approximate 400 percent surge in phishing and malware incidents in the 2016 tax season. Scam emails are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. These phishing schemes seek information related to refunds, filing status, personal information, ordering of tax transcripts, and verification of taxpayer PIN information.

The IRS is aware of email phishing scams that include links to bogus web sites intended to mirror the official IRS website. These emails contain the direction "you are to update your IRS e-file immediately." The emails mention USA.gov and IRSgov (without a dot between "IRS" and "gov"), though not IRS.gov (with a dot). These emails are not from the IRS.

The sites may ask for information used to file false tax returns or they may carry malware, which can infect computers and allow criminals to access your files or track your keystrokes to steal your personal information.

How to know it's really the IRS calling or knocking on your door

Many taxpayers have encountered individuals impersonating IRS officials—in person, over the telephone and via email. Don't get scammed! The IRS initiates most contacts through regular mail delivered by the United States Postal Service. However, there are special circumstances in which the IRS will call or come to a home or business, such as when a taxpayer has an overdue tax bill, to secure a delinquent tax return or a delinquent employment tax payment, or to tour a business as part of an audit or during criminal investigations. Even then, taxpayers will generally first receive several letters (called "notices") from the IRS in the mail. **Note that the IRS does not:**

- The IRS will not call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.
- The IRS will not demand that you pay taxes without the opportunity to question or appeal the amount they say you owe. You will also be advised of your rights as a taxpayer. **(over)**





- The IRS will not threaten to bring in local police, immigration officers or other law-enforcement to have you arrested for not paying. The IRS also cannot revoke your driver's license, business licenses, or immigration status. Threats like these are common tactics scam artists use to trick and scare victims into buying into their schemes.

If you owe taxes:

The IRS instructs taxpayers to make payments to the **United States Treasury.** The IRS provides specific guidelines on how you can make a tax payment at irs.gov/payments. If you are ever asked to make a payment to any other entity, that is a sure indicator of fraud.

Audits

IRS employees conducting audits may call taxpayers to set up appointments or to discuss items with the taxpayers, but not without having first attempted to notify them by mail. After mailing an official notification of an audit, an auditor/tax examiner may call to discuss items pertaining to the audit.

How to Report Tax-Related Schemes, Scams, Identity Theft and Fraud

You should report instances of IRS-related phishing attempts and fraud to the Treasury Inspector General for Tax Administration at 800-366-4484. Unsolicited emails claiming to be from the IRS, or from a related component such as EFTPS, should be reported to the IRS at phishing@irs.gov. For more information, visit the IRS's Report Phishing web page.

Of course your Greene County Council on Aging is always available to help, so if you ever feel threatened by a scam do not hesitate to contact us for guidance and intervention at 937-376-5486 / info@gccoa.org.

A Program For Your Consideration:



Getting organized is a difficult and stress-producing task, but important to the majority of us. Lack of time and energy play a role, as do other barriers, including perfectionism, procrastination, hoarding tendencies, and dealing with guilt.

To give ourselves a boost in the right direction, we invite you to join us for:

Mindful Home Organizing: Take the First Step

Presenter: Lori Firsdon of Forte Organizers

Saturday, September 30th ~ 9:30am—12:00pm

Registration, Morning Refreshments and Information Displays

Beavercreek Christian Church ~ 3009 Shakertown Road

The Council is partnering with the Beavercreek Christian Church to present this program and we are pleased to have the high-energy and always inspiring Lori Firsdon help to 'take the first step'.

There is no cost for this program but reservations are requested by September 27th and can be made by contacting the Council at 937-376-5486 or info@gccoa.org. You are also encouraged to bring paper products to be donated to the area food pantries for our neighbors in need.

