



Beware of Scams!

By Leo Hopper

Information Security Manager

It's tax season and this is the time of year that IRS scams and fraudulent tax filings are on the rise. Here are some suggestions to avoid becoming a victim:

Threat

The adversary calls or emails you alleging to be with the IRS in order to get you to give them personal information or money.

Defense

1. The IRS will never send you an unsolicited email requesting information. You can report unsolicited email to phishing@irs.gov.
2. The IRS will never call and demand immediate payment or ask for credit/debit card numbers over the phone.
3. The IRS will never threaten you with "immediate" arrest by local police or other law-enforcement.
4. If you are suspicious of a phone call, ask the caller which office they work out of and call them back. Phone numbers to contact the IRS are easily available online, including numbers for local offices that may be near you.

Threat

The adversary obtains your personal information and files a tax return in your name in order to get the refund. You find out about it when you attempt to file a return and are informed it has already been filed. This can occur at the state and city level as well.



Defense

1. File your tax return as early as possible. This is probably the best defense against this attack.
2. Protect your personal information. Don't give out your Social Security Number or other personally identifiable information (address, phone number, mother's maiden name, spouse information, etc.) unless it is necessary and you trust the recipient.
3. Monitor your credit report.
4. Pay attention to news stories about big "hacks" or data breaches. e.g. If you see a news story that your automobile insurance company has just had a large data breach, contact your representative and ask what they are doing to resolve the issue (i.e. free credit monitoring). If you are affected, change your passwords and answers to any security questions on other data sensitive accounts.

Most importantly be careful and diligent when sharing your data. Trust is a good thing, but trust and verify is a better thing.

Webinar Wednesdays in April Targets Youth and Teens

GreenPath/Accel will host two webinars in April. These 30-minute, online programs are taught by GreenPath education specialists. The webinars are always free and informative without a sales pitch. There's also plenty of time for Q&A at the end of the program.

Tips for Teaching Kids Financial Responsibility

Wednesday, April 5 at noon ET

It's never too early to start teaching your kids the basics of finances. And since most school curriculums are lacking in this area, it's important to get started at home. During this webinar, we will discuss practical tips on how to incorporate valuable lessons about money into everyday life with your children.

Where Did My Money Go?

Wednesday, April 19 at noon ET

Managing money is a skill that will last a lifetime. In this webinar, teens will learn the why's and how's to creating a budget, making good financial decisions, tracking spending, and the importance of savings.

To sign up for any of these personal finance webinars, log on to www.greenpath.org/accel-webinars.

Money Smart Week

As part of April's "Financial Literacy Month," GreenPath/Accel will take part in Money Smart Week, from April 22-29. Money Smart Week helps consumers better manage their personal finances. Consumers will have the opportunity to participate in activities and workshops that will focus on financial topics including budgeting, credit and savings. This will be an opportunity to attend a free webinar, download a free financial education program, and consider new ways to save money, improve credit, and plan for a bright financial future.

Special GreenPath/Accel webinars will be provided throughout the week, on a variety of financial topics. These live, interactive webinars, facilitated by our education specialists, are free to attend.

Topics include:

Steps to Financial Wellness – Monday, April 24 at 1pm ET

Understanding Your Credit Report & Score – Wednesday, April 26 at 8pm ET

Ways to Save – Friday, April 28 at noon ET

Log on to www.greenpath.org/accel-msw for more information and to sign up for the webinars.



GreenPath Financial Wellness makes 2017 Companies That Care Honor Roll

We are proud to announce that GreenPath has been named to the 2017 Companies that Care Honor Roll.

The honor roll list is a national list that recognizes employers for outstanding workplace practices and active community involvement, especially in the areas of education and diversity & inclusion. While hundreds of companies are considered for the honor roll each year, in 2017, only 10 made the honor roll.

"The companies on this list exemplify the best of the best," says Marci Koblenz, co-founder and president of the Center for Companies That Care.

As a member of Zeal Credit Union, you can take advantage of the **Accel**, a program of GreenPath, Inc. Accel is a **free** financial education and counseling service. For more information, call 1-877-33ACCEL (332-2235) or visit us on the web at www.accelservices.org.

