



For Immediate Release
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Wayne Bank Offers Tips To Prevent Tax ID Fraud

Honesdale, PA – As the 2019 tax season gets underway, taxpayers should take extra precaution when filing their return to prevent their exposure to fraud. Tax identity fraud takes place when a criminal files a false tax return using a stolen Social Security number in order to fraudulently claim the refund. Identity thieves generally file false claims early in the year and victims are unaware until they file a return and learn one has already been filed in their name.

“Fraudsters are using very clever tactics to get a hold of your personal information and submit false tax claims,” explains Assistant Vice President and Security/Fraud Officer for Wayne Bank, Robert Sebastianelli. “Always be suspicious of any communication from the IRS that requests your personal information. Scammers will use the mail, telephone, email, text, and social media to set up individuals, businesses, and even payroll and tax professionals. Remember that the IRS will never contact you by email, text, or social media, and they will always communicate with you by mail first. If you receive a call

from someone claiming to be from the IRS and you haven't received anything in the mail, it is a scam.”

Wayne Bank is offering the following tips to help protect you from tax identity fraud:

1. **File early.** File your tax return as soon as you're able to, so that criminals have less time to use your information to file a false return.
2. **File on a protected Wi-Fi network and watch for phishing scams.** If you're using an online service to file your return, make sure you're connected to a password-protected personal network. The IRS will never contact you by email, text, or social media, so be wary of tax ID fraud phishing scams.
3. **Use a secure mailbox.** If you're filing by mail, drop your tax return off at the post office or an official postal box. Some scammers look for completed tax return forms in home mailboxes during tax season.
4. **Beware of IRS-impersonation telephone scams.** Callers claim to be Officers or IRS Agents and may use call spoofing to indicate they are calling from a number associated with a government agency. They may tell you that you owe money for taxes, that you must pay using prepaid gift cards or wallet apps, and that you will be arrested if you do not pay. These are red flags that the call is a scam. If you receive a similar call, get the name and number of the person calling and contact law enforcement.

5. **Keep an eye out for missing mail.** Fraudsters look for 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 when you receive them they look like they've been previously opened, contact the IRS immediately.

If you believe you're a victim of tax identity theft or if the IRS denies your tax return because one has already been filed under your name, alert the **IRS Identity Protection Specialized Unit at 1-800-908-4490**. More information about identity theft is available from the FTC at **ftc.gov/taxidtheft** and the IRS at **irs.gov/identitytheft**.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, Equal Housing Lender, and is located in Honesdale, Pennsylvania. The Bank has 26 Community Offices serving Wayne, Pike, Monroe, and Lackawanna Counties in Pennsylvania, along with Delaware and Sullivan Counties in New York State. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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