



222 Genesee Street  
Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)

Information:  
315-797-2700

Checking:  
315-797-2761

24-Hour Banking:  
315-797-2710

Toll Free:  
800-442-1028

Fax:  
315-797-2707



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## BEWARE OF TAX REFUND FRAUD

Tax season can be a stressful time. That makes tax fraud an appealing scam for criminals. One of the most common schemes is tax refund fraud—a type of identity theft where criminals duplicitously file tax returns in your name. They will report incorrect income in order to maximize your refund, which the criminal will then steal.

The IRS also warns of robo-calls and phishing scams across the country. Calls, emails, or letters that allege tax fraud and other misconduct, with an urgent message to respond to a made-up "Bureau of Tax Enforcement". If you receive a letter about a changed or corrected tax return, then you should review the information and compare it with the original return. Taxpayers who are unsure whether they owe money to the IRS can view their tax account information on IRS.gov.

### What are the warning signs?

- Getting a letter from the IRS stating that multiple returns have been filed in your name.
- Receiving unfamiliar tax documents like a W-2 or 1099 form.
- Notifications from an unfamiliar IRS.gov account.
- Receiving unsolicited tax transcripts.
- Your tax preparer refuses to sign your return or can't explain discrepancies.

### What to do if you believe you're a victim:

- If you have given out your bank information or debit card number, call our fraud department immediately at [315-797-2700 ext. 287](tel:315-797-2700).
- You should report the fraud to the IRS at [phishing@irs.gov](mailto:phishing@irs.gov) (for scam emails) or 202-552-1226 (with the scam number that contacted you).
- In most cases, you'll need to fill out an Identity Theft Affidavit and print and mail it with your legitimate return.

**Bank of Utica** – *in a league all our own*<sup>®</sup>