

# The “Daily Plan-It™”

ESTATE & BUSINESS LAW GROUP, P.C.

Volume 8, Issue 23

11/16/2006

## “Phishing” Scheme Targets Taxpayers

Identity theft is a serious problem. According to the “Identity Theft Survey Report,” published by the Federal Trade Commission, approximately 10 million Americans have been victims of this crime. Now, a new “phishing” scheme, targeting innocent taxpayers, notifies them that they’re due a refund from the IRS. Then, the criminals capture the vital information of these taxpayers when they go to claim it.

### What is phishing?

“Phishing” is a type of Internet fraud, where a scammer uses a bogus email as a bait to “fish” for passwords and financial data. Often these emails look like the real thing, and ask you to click on a link to a website that looks legitimate. Once you do, you’ll be asked to enter private information, like passwords, bank account numbers, or other forms of identification known only to you. That data is captured by the scammer, and used to open accounts in your name.

### The newest scam: A tax refund

The latest phishing scheme involves emails that look like they’re from the IRS. These emails sometimes display the IRS emblem. The note basically says that you’re eligible for a tax refund. To claim it, it provides a link where you can fill out a “tax refund request” that will take six to nine days to process. If you click on the link, it asks you for detailed financial information. That’s all a thief needs to begin the process of capturing your identity.

According to the *Wall Street Journal*, in June 2006, the IRS received nearly 1,300 reports of phishing. And officials from the Treasury Department say that there have been 8,100 reports of this type of scam since November alone. The IRS published a warning, but it’s unlikely that many potential victims ever saw it.

### Protect yourself from identity theft

By following these tips, you can protect yourself from falling victim to this crime by being alert, sensible, and guarding your information from criminals:

1. Never click on links in unsolicited emails. If a company you do regular business with contacts you, enter the site like you regularly do from a separate browser.
2. Never give out personal information over the telephone, unless you confirm the identity of the person with whom you’re dealing.
3. Use a shredder to discard documents that carry valuable financial information.
4. Be creative with your passwords. Don’t use your birth date, the last four digits of your Social Security number, or your mother’s maiden name.
5. Keep your personal information in a secure place at home.

Remember, when you receive notification of something that sounds too good to be true, it most likely is!

## Workshop Schedule

### The Truth About Estate Planning Fundamentals of Proper Planning

Cost: no charge  
Time: 7:00 to 9:00 p.m.  
usually on a Tuesday night

Dates & **Registration:** Contact Mary Lang at (847) 367-4460

### The Truth about Estate Planning, LHS Adult Education

Cost: small fee  
Time: Tuesdays 7:00 to 9:00 p.m.  
usually on a Tuesday night

Dates & **Registration:** Contact Mary Lang at (847) 367-4460

For online information about Estate Planning,

please encourage your clients to visit us at

<http://eblawgroup.com>



## ESTATE & BUSINESS LAW GROUP, P.C.

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Estate Planning • Estate & Trust Administration

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We invite you also to visit  
[beaconbridge.com](http://beaconbridge.com) for resources on  
Business Exit & Succession Planning.