



# Wayne Bank

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## **Wayne Bank Offers 7 Tips to Frustrate a Fraudster During Tax Season**

Honesdale, PA – The weeks leading up to April 15 – tax deadline day – are often vulnerable ones for consumers, as W-2s and tax returns containing their personal information circulate over the internet and through the mail.

According to a Javelin Strategy and Research study, 12.7 million Americans were victims of identity fraud in 2014. Though down from 2013, it remains the Federal Trade Commission's number-one consumer complaint.

"Identity thieves look for every opportunity to steal your information, especially during tax season," said Diane Wylam, Senior Vice-President and Senior Trust Officer. "Consumers should be on high alert and take every step they can to protect their personal and financial information."

To help consumers do that, Wayne Bank is offering the following tips:

- Don't share your secrets. Don't provide your Social Security number or bank account information to anyone who contacts you online or over

the phone. Neither your bank nor the IRS will contact you requesting this information.

- Beware of phishing emails. Phishing attacks occur when criminals use 'spoofed' emails and fake websites of trusted organizations to coerce consumers into sharing personal information. During tax season, fraudsters often pose as the IRS. Don't be fooled. The IRS will never initiate taxpayer contact via unsolicited email to request personal or financial data.

- Shred sensitive papers. Shred receipts, banks statements and unused credit card offers before throwing them away. For papers you must keep, like tax documents, keep them in a secure place.

- Keep an eye out for missing mail. Fraudsters look for monthly credit card statements, 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 it looks like it has been previously opened upon delivery, contact the IRS immediately.

- Protect your computer. Make sure the virus protection software on your computer is active and up to date, particularly if you plan to file your taxes online. When conducting business online, make sure your browser's padlock or key icon is active. Also look for an "s" after the "http" to be sure the website is secure.

- Use online banking to protect yourself. Monitor your financial accounts regularly for fraudulent transactions. Sign up for text or email alerts

from your bank for certain types of transactions, such as online purchases or transactions of more than \$500.

- Report any suspected fraud to your bank immediately. Additionally, if the IRS denies your tax return because one has previously been filed under your name, alert the IRS Identity Protection Specialized Unit at 1-800-908-4490.

For more resources on protecting your identity, visit a financial services professional at any of Wayne Bank's community offices, or visit <https://www.waynebank.com/index.php/help/education-awareness>.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 15 Community Offices in Wayne, Lackawanna, Pike and Monroe Counties. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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