

**From the desk of  
Peter S. Muffoletto, C.P.A.**

# **Avoid Phishing Scams from Identity Thieves**

As the holiday season approaches you should be on alert for phishing scams in the deluge of holiday email messages coming from retailers and others.

More than 90% of all data thefts begin with an email phishing scam.

Phishing scams remain a year-round threat but increase during the holiday season.

Here's what you need to know to protect yourself from phishing scams:

- The most common way thieves steal identities is simply by asking for it.  
  
Their favorite tactic is a phishing email. Phishing emails "bait" users into opening them. They pose as a trusted company like a bank, a favorite retailer or even a tax professional.
- Learn to recognize and avoid these phishing emails.  
  
The scams tell an urgent story like there's a problem with your account or your order.  
  
The message then instructs the receiver to open an embedded link or download an attachment.
- Do not take the bait. The email link may send users to a familiar website to login but the username and password goes to the thieves, or the scam suggests users open an attachment, which secretly downloads malicious software. Either method works for identity thieves.

These scam emails can show up in personal inboxes or even to a work inbox endangering the entire organization.

Mobile phone users are especially prone to responding more than those working on laptop or computer.

If at home delete the email. If at work follow the organization's guidance on handling suspect emails.

**Watch out for Scam Letters, Phone calls, and Social Media Scams**

Emails are not the only phishing tactic.

Thieves may use letters or phone calls especially when impersonating the IRS, or other governmental agencies.

Recent letters claiming to be from the IRS are demanding payment of an overdue tax bill.

The letter requests the check be paid to IRS but it provides an incorrect telephone number, and incorrect address.

Also be aware that the IRS does not call with demands of payment and threats of jail or a lawsuit.

A new area scammer are utilizing is social media arena.

Increasingly thieves are embedding their links or malware in social media commentaries, tweets or posts.

Do not open links from social media unless you are certain of the source.

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