

## Protect Your Money from Tax Scams

It's another new year, which means tax season is fast approaching and rapid changes in banking technology make managing your refund safer and easier than ever. If you are getting a tax refund this year, remember to take steps to keep your refund safe. Here are a few tips to ensure that you protect your money from tax scams.



### 1. Never provide personal information.

If your personally identifiable information (PII), such as your name, address, and Social Security Number, has been stolen, the information can be used to open credit cards and loans or file a fraudulent tax return in your name, allowing the thief to claim your refund. If you suspect that your information was stolen, contact the IRS by calling 800-908-4490 or visiting the IRS website for identity protection at: [irs.gov/identity-theft-central](https://irs.gov/identity-theft-central).

### 2. Be wary of phone calls and emails from anyone claiming to be from the IRS.

Identity thieves have been known to pose as IRS agents, providing a fake name and IRS badge number and even creating a fake phone number that appears on caller ID as coming from the IRS. These thieves often threaten people with audits, deportation, and other legal action or promise checks for unclaimed funds.

### 3. The IRS typically does not initiate emails to individuals asking for personal information.

Before acting on any phone call or email purportedly from the IRS, call the agency at 800-829-1040. An agent will be able to verify whether the IRS is in fact trying to get in touch with you. If you are certain the contact was part of a scam, report it to the Treasury Inspector General for Tax Administration by calling 800-366-4484. You can also report unsolicited emails by forwarding it to [phishing@IRS.gov](mailto:phishing@IRS.gov).

### 4. Some people use tax preparers to assist them with preparing their tax return.

While most tax preparers are recognized professionals who can be very helpful, some preparers are scammers. Be wary of tax preparers who advertise with fliers or posters promising large refunds or special inside knowledge of little known tax credits and rebates or those volunteering to come to your home to prepare your taxes. These scammers make money stealing your personal information for later use and collecting fees. If you aren't sure, ask for the tax preparer's PTIN, which is the IRS tax preparer identification number that all legitimate preparers must have. Also, ask the preparer for references.

For more information on protecting your tax refund, visit: [irs.gov/newsroom/tax-scams-consumer-alerts](https://irs.gov/newsroom/tax-scams-consumer-alerts).

Whichever refund method you choose, you can track the status of your federal tax return from the time the IRS received it by visiting: <https://sa.www4.irs.gov/irfof/lang/en/irfofgetstatus.jsp> and filling out the appropriate information, or by downloading the mobile app "IRS2GO" at: [irs.gov/newsroom/irs2goapp](https://irs.gov/newsroom/irs2goapp).


For more information on tax refunds, visit: [irs.gov/refunds](https://irs.gov/refunds). 

## Making a Difference for Food Insecure Children

In November, Eastern Savings Bank Associates assisted Baltimore Hunger Project (BHP) with packing over 400 weekend food packages, which are distributed to food insecure children throughout Baltimore City and County schools.



### About BHP


Baltimore Hunger Project is dedicated to eliminating the growing problem of weekend childhood hunger by feeding bodies and minds. They are bridging the gap between Friday and Monday by consistently providing weekend food packages to children identified as food insecure, in a compassionate and dignified manner. BHP raises awareness about the effects of hunger by establishing partnerships with community members, other organizations, and decision makers. You can find more information about BHP at: [baltimorehungerproject.org](http://baltimorehungerproject.org). 

## Blankets of Kindness



In November, Eastern Savings Bank Associates gathered to cut fabric and tie ends to make no-sew tie blankets for a donation to children and families at the Ronald McDonald House.


### About The Ronald McDonald House

The mission of RMHC is to create, find, and support programs that directly improve the health and well-being of children and their families. Learn more about some of the Ronald McDonald House's Core Programs here: [rmhc.org](http://rmhc.org). 

## A Charlie Brown Christmas



Eastern Savings Bank participated in the 32nd Annual Festival of Trees which benefits the patients, students and programs at Kennedy Krieger Institute. Our 'Peanuts' themed Christmas tree was one of many trees presented with love!

For more information, visit: [festivaloftrees.kennedykrieger.org](http://festivaloftrees.kennedykrieger.org). 

## Mortgage Tax Savings Calculator

You can determine your estimated annual tax savings for a new mortgage loan with our online 'Tax Savings Calculator'\*.

This calculator will help you estimate the tax savings that you will realize due to the deductible interest and property tax payments you will make on your mortgage.

It's FREE! Try it out today by clicking [here](http://easternsavingsbnk.mymortgage-online.com/TaxSavings.html).   
([easternsavingsbnk.mymortgage-online.com/TaxSavings.html](http://easternsavingsbnk.mymortgage-online.com/TaxSavings.html))



\*Default amounts are hypothetical and may not apply to your individual situation. You should consult a tax adviser for further information regarding the deductibility of interest and changes to your circumstances. This calculator provides approximations for informational purposes only. Actual results will be provided by your lender and will likely vary depending on your eligibility and current market rates.



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