



7 Tips to Prevent Tax ID Fraud

As the 2017 tax season is underway, Farmers and Merchants State Bank of Bushnell is urging all customers to take extra precaution when filing their return to prevent their exposure to tax fraud.

Fraudsters are using very clever tactics to get your personal information and submit false tax claims.

Consumers must be suspicious of any communication from the IRS through email, text or social media that requests personal information, and should keep a watchful eye out for missing W-2s and mail containing sensitive financial information.

Tax identity fraud takes place when a criminal files a false tax return using a stolen Social Security number in order to fraudulently claim the refund. Identity thieves generally file false claims early in the year and victims are unaware until they file a return and learn

one has already been filed in their name.

To help consumers prevent tax ID fraud, Farmers and Merchants State Bank is offering the following tips:

File early. File your tax return as soon as you're able, giving criminals less time to use your information to file a false return.

File on a protected Wi-Fi network. If you're using an online service to file your return, be sure you're connected to a password-protected personal network. Avoid using public networks like a Wi-Fi hotspot at a coffee shop.

Use a secure mailbox. If you're filing by mail, drop your tax return at the post office or an official postal box instead of your mailbox at home. Some criminals look for completed tax return forms in home mailboxes during tax season.

Find a tax preparer you trust. If you're planning

Continued on Page 2

Fraud

(Continued from Page 1)

to hire someone to do your taxes, get recommendations and research a tax preparer thoroughly before handing over all of your financial information.

Shred what you don't need. Once you've completed your tax return, shred the sensitive documents that you no longer need and safely file away the ones you do.

Beware of phishing scams by email, text or phone. Scammers may try to solicit sensitive information by impersonating the IRS. The IRS will not contact you by email, text or social media. If the IRS needs information, they will contact you by mail first.

Keep an eye out for missing mail. Fraudsters look for 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.

If you believe you're a victim of tax identity theft or 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. In addition, you should:

Respond immediately to any IRS notice and complete IRS Form 14039, Identity Theft Affidavit.

Contact your bank immediately, and close any accounts opened without your permission or tampered with.

Contact the three major credit bureaus to place a fraud alert on your credit records:

Equifax,
www.Equifax.com, 1-800-525-6285

Experian,
www.Experian.com, 1-888-397-3742

TransUnion,
www.TransUnion.com, 1-800-680-7289

Continue to pay your taxes and file your tax return, even if you must do so by paper.

More information about tax identity theft is available from the FTC at ftc.gov/taxidtheft and the IRS at irs.gov/identitytheft.

Friends in Motion

Anniversaries being celebrated include: **Lyndall** and **Norma**

Pigg
(73
years)
of
Bush-
nell.
Happy
anni-



versary Lyndall and Norma!

Birthday celebrations include: **Sue Buchen** and **Edward Wilson** of Bushnell, **Dwight Loy** of Roseville, **Joyanne Ervin** (86), **Mike Filbert**



(55), **Shirley Rapp** (71), and **Eural Gene Webster** (85), all of Bushnell, **Kermit Barrett** (85) of Blandinsville, **Wilma Hess** (83) of Marieta, **Maxine Reed** (92) and **Norma Weber** (96), both of Macomb, and **Berneice Huffman** (103) of Peru, Illinois. Happy birthday to all!

Holiday Hangover: Credit Card Debt

According to a recent study by NerdWallet, the average household with credit card debt has balances totaling \$16,061, costing them \$1,292 a year in interest. Credit cards are one of the most expensive forms of financing, with interest rates in the double digits.



If you are suffering from a holiday spending hangover, WE CAN HELP. See us today to find out how you can refinance that debt - at a much lower rate than your credit card company is charging - and put your holiday headaches behind you.

UPCOMING COMMUNITY EVENTS

Mar. 4 & Apr. 1 VFW breakfast, 7 to 10 am

Mar. 3 & Jun. 2 - Free blood pressure, pulse/oxygen, cholesterol and blood sugar checks at F&M Main Bank Lobby, 9 to 10 am.

Hamburger Favorites

SLOW-COOKER MEATBALL SANDWICHES

Stephanie Christensen

1 egg, lightly beaten
1/3 cup fine, dry bread crumbs
2/3 cup finely chopped onion
1/2 tsp. salt
1/2 dried oregano, crushed
1/4 tsp. ground black pepper
1 1/2 lbs. lean ground beef
1 - 15 oz. can tomato sauce
1/2 cup chopped green pepper
2 Tbsp. packed brown sugar
1 Tbsp. yellow mustard
1 tsp. chili powder
1/4 tsp. garlic salt
1/4 tsp. black pepper
1/8 tsp. bottled hot pepper sauce
8 hoagie buns, split and toasted
2 cups shredded mozzarella cheese

In a large bowl, stir together egg, bread crumbs, 1/3 cup onion, salt, oregano and 1/4 tsp. black pepper. Add ground beef; mix well. Shape into 32 balls. Arrange meat-



balls in a single layer in an un-

greased 15x10x1 inch baking pan. Bake, uncovered in a 350 degree oven for 25 minutes. Drain fat.

For the sauce, in a 4-qt. slow cooker, stir together tomato sauce, remaining 1/3 cup onion, sweet pepper, brown sugar, mustard, chili powder, garlic salt 1/4 tsp. black pepper, and the hot pepper sauce.

Add cooked meatballs, stirring gently to coat with sauce. Cover and cook on low heat for 3 to 4 hours or on high heat for 1-1/2 to 2 hours. Place meatballs on the bottom of each bun. Top with some sauce and some of the cheese. Add bun tops. Makes 8 servings.

BEEF-STUFFED CRESCENTS

Peggy Weiss

3/4 lb. ground beef
1/4 cup chopped onion
2 garlic cloves, minced
1 cup shredded cheddar cheese
1 Tbsp. sweet pickle relish
1/2 tsp. salt
1/2 tsp. chili powder
1/4 tsp. pepper
Dash sugar
2 tubes (8 oz. each) refrigerated crescent rolls

In a large skillet, cook beef, onion and garlic over medium heat until



meat is no longer pink; drain. Stir in cheese, pickle relish, salt, chili powder, pepper and sugar; set aside.

Unroll crescent dough and separate into triangles. Cut each in half lengthwise, forming two triangles. Place 1 Tbsp. beef mixture along the wide end of each triangle; carefully roll up. Place point side down 2 inches apart on an ungreased baking sheets. Bake at 375 degrees for 12-14 minutes or until golden brown. Serve warm. Yield: 32