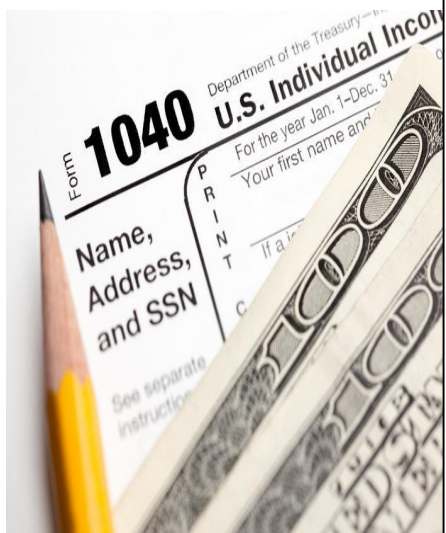


# Tax season is quickly approaching!



## Protecting your identity and avoiding scams.

The IRS has taken steps to further protect your identity. When you receive your Form W-2 for the 2016 tax year, there will be a new 16-digit verification code.

Secure your social security number (SSN). Don't carry your social security card in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary.

Don't respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.

Order your credit report once a year and review to be certain that it doesn't include accounts that you have not opened. Check it more frequently if you suspect someone has gained access to your account information.

**You can be confident that your financial security is a top priority at IREFCU.**

**IREFCU knows how important your personal and financial information is to you. That's why we take as many measures as possible to protect you from fraud and to give you the peace of mind you deserve.**

Examples of a few security controls include:

- Locking doors to restrict access to paper or electronic files
- Requiring passwords to restrict access to computer files
- Encrypting electronically stored taxpayer data
- Keeping a backup of electronic data for recovery purposes
- Shredding paper containing taxpayer information
- EMV chip cards



## ANNUAL MEETING

The IREFCU annual meeting will be held January 30th at 5:15 pm in the Alamance Building on the 4<sup>th</sup> Floor.

Make plans to attend and exercise your rights as a member/owner of this financial institution.

*Check out our*  
**NEW WEBSITE!**

Find us on 

# Happy New Year

## Don't let your savings account become DORMANT!!!

The NC Department of State Treasurer, requires financial institutions to surrender all funds from an account that has been dormant (without activity for over **5 years**). To keep your funds from being surrendered make a withdrawal or deposit annually. The amount can be as small as \$1.00. This keeps activity on your account; therefore, it does not become dormant. IREFCU has instituted a dormant fee – \$2.00 a quarterly beginning in the 4<sup>th</sup> year of no activity.