

THE PEOPLES PRESS

April 2026

All Branches Closed: Monday, May 25

All branches will be closed Monday, May 25 in observance of Memorial Day.

Returning from Somewhere Warm?

If so, please remember to call us with your current mailing address. To request an address change or to let us know the date you are returning to your permanent address, please visit one of our offices or call our toll-free number 1-800-280-1074 and ask for the Operations Dept. Also, keep in mind that we offer Online Banking with Electronic statements, which eliminates paper statements. You can access your statement at your convenience without having to wait for a paper statement to arrive in the mail. It's simple, secure, and convenient. Visit our website www.peoplesfinancial.com and sign up today!

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- \$5 OF THE FEE GOES BACK TO YOUR SCHOOL!
- ASK YOUR RETAIL BANKING REPRESENTATIVE FOR ADDITIONAL INFORMATION.

*(Iowa Sales Tax may apply to Fees/Service Charges)



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Three Common Tax Season Scams to Avoid in 2026

Scams can occur at any time of the year, but they are especially common during tax season. Fraudsters take advantage of tax refund time to target individuals with email phishing, fraudulent schemes, fake phone calls, and other deceitful tactics. Be cautious of these three common scams during tax season:

1. "I am from the IRS, and you will be arrested if..."

Be cautious of phone calls from anyone claiming to be an IRS agent or law enforcement officer. Scammers often impersonate government officials to intimidate victims, using social engineering tactics. These fraudsters may:

- Offer to resolve your tax problems for a small fee.
- Threaten to involve "authorities" if you don't follow their instructions.
- Get aggressive if you ask questions or resist.
- Demand payment through unusual methods like gift cards or cryptocurrency.

If you experience any of these behaviors, hang up immediately. To confirm if you owe taxes, contact the IRS directly at their official number.

Fact: The IRS will never call to demand immediate payment or make threats. If an IRS agent visits you, they will provide two forms of official identification: a pocket commission and an HSPD-12 card. You can request to see these credentials and verify them with the IRS. Learn how to identify a legitimate IRS visit or call.

2. "I am calling from the IRS. Please verify your information..."

Be wary of unsolicited phone calls, texts, or emails requesting you to verify your personal information. Scammers might pose as the IRS, trying to collect sensitive data like your Social Security Number or bank details.

Fact: The IRS will never ask for personal information over the phone or through email.

3. "I've filed your tax return, and you're due a much larger refund than last year. Just sign and mail it in..."

Watch out for "ghost" tax preparers who complete your taxes but won't sign the return. These fraudsters typically ask you to sign the return and mail it to the IRS, promising a large refund in exchange for a portion of it.

Fact: Legitimate, paid tax preparers must sign the tax return. Anyone who doesn't sign the return is likely trying to steal your money and personal information. Avoid "ghost" tax preparers.