

JANUARY &  
FEBRUARY  
2023



MON - FRI: 9AM - 4:30PM | SAT: 9AM - 12PM | OPEN 24/7 @ WFSAVINGS.COM

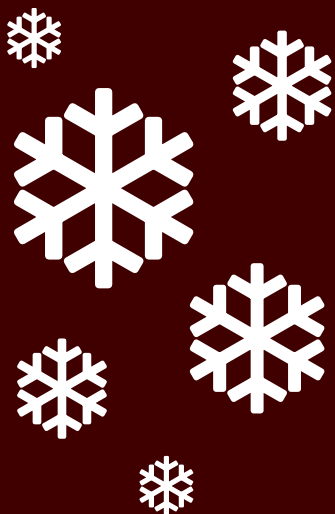
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## Flaky Fun Facts

A septillion is 1 followed by 24 zeros. About 1 septillion snow crystals fall from the sky every winter.

Guinness World Records reports that the largest snowflakes ever observed fell in Fort Keogh, Montana on January 28, 1887. They measured 8 inches thick and 15 inches wide.

Snowflakes typically descend around 3 mph.



## It's almost tax time . . .

IRS impersonators have been around for a while. But as more folks get to know their tricks, they're switching it up. Instead of contacting you about a tax debt and threatening you to pay up, scammers may send you a text about a rebate or some other tax refund or benefit. Here's what to know about the new twist.

The text messages may look legitimate and mention a "tax rebate" or "refund payment." But no matter what the text says, it's a bad guy phishing for your information. And if you click on the link to claim "your refund," you're exposing yourself to identity theft or malware that the scammer could install on your phone. If someone contacts you about a tax rebate or refund:

- ⇒ **Never click on links in unexpected texts.** Don't share personal information with anyone who contacts you out of the blue. Always use a website or phone number you know is real.
- ⇒ **Know that the IRS will not call, email or text to contact you for the first time.** They will always start communication by sending you a letter. If you want to confirm, call the IRS directly at 800-829-1040.
- ⇒ **Find the status of any pending refund on the IRS official website.**
- ⇒ **Report unsolicited texts or emails claiming to be the IRS.** Forward a screenshot or the email as an attachment to [phishing@irs.gov](mailto:phishing@irs.gov).

If you clicked a link in one of these texts or emails and shared personal information, file a report at [IdentityTheft.gov](https://www.identitytheft.gov) to get a customized recovery plan based on what information you shared.

*(Source: FTC "No, that's not the IRS texting about a tax refund or rebate. It's a scam." by Gema de las Heras November 23, 2022)*



## It's Not the FBI!

Unwanted calls are annoying — but when a caller says they're an FBI agent collecting on a legal judgment entered against you, it's frightening. No matter how urgent and serious the call sounds, neither the judgment nor the agent are real. Like other impersonation scams, FBI imposters are after your money and personal information. They might even threaten to arrest you unless you pay immediately. Again, it's not real.

Scammers will try to get you to act first and think later. If you get a call like this, remember:

- **Government agencies don't call and demand money or personal information.** Even if you owe money, real government representatives will not call to threaten to arrest you, freeze your accounts or take your property.
- **Never pay anyone who tells you to pay with gift cards, cryptocurrency or wire transfers.** No government agency, including the FBI, demands payment that way. Anyone who does is a scammer.
- **Don't trust caller ID.** Fraudsters abuse technology to fake the number they call from to reach you. Never call back phone numbers from your caller ID or voicemails.
- **Check with the FBI if you think the call or email is real.** If you are concerned, contact one of the FBI field offices to check out the call.

*(Source: FTC "The FBI won't ask you for money — that's a scam." by Gema de las Heras November 18, 2022)*



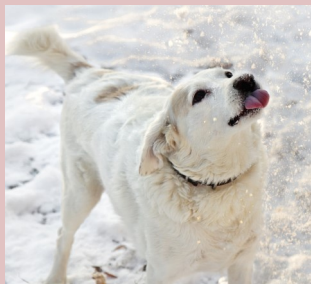
## More Water Please?

If perhaps drinking more water is a New Year's resolution, here are three ways to up your intake.

1. **Eat it!** Many fruits and vegetables are primarily made of water, such as cucumbers (97% water), celery (95% water), Romaine lettuce (93% water), watermelon (91% water) and strawberries (91% water).
2. **Freeze it!** Place a small piece of fruit or a few herb leaves in an ice cube tray, fill with water and freeze. Flavored ice is easy and might just help you enjoy more water.
3. **Infuse it!** Slice fruits and veggies and drop them into a jug of water. Try cucumber slices or a mix of citrus wedges; toss in ginger or fresh herbs for even more fun flavor.

The amount of water you need varies based on how active you are and the temperature each day. But you don't need to consume all of it in liquid form, since about 20 percent comes from our food. Drink and eat up!

*(Source: Food Network Magazine "I Promise to Drink More Water" by Nora Horvath September, 2022)*



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