

From the President

Marty Samojedny | 630-904-6077 | mssconsul@outlook.com

The new year is underway. So far it has been cold, raining and snowing as normal.

Every year on the 15 th of January the HOA sends out invoices for the annual assessments. For the rest of the year, the annual assessment becomes a hot topic in General Homeowner and HOA Board meetings. At the end of each year about 40% of homeowners have failed to pay the assessment they owe. This process has not been very effective for collecting HOA's assessments. To improve this situation the Board of Directors adopted a new procedure to shorten the process.

We invoiced on January 15, if not paid by February 15, we assess a \$50 Late Fee and if not paid by March 15 we turn the account over to our lawyers for collection at owner's expense.

The HOA accounting system tracks emails to provide proof of delivery. We have homeowners without email addresses on file and we added homeowners with multiple assessments overdue to a list. For these Homeowners, we mailed invoices and statements by Certified Mail Receipt to provide proof of delivery when they sign for our letter. Hopefully, the post office will deliver all forty-three letters we sent by February 15.

I will provide an update on the results of this process in our next Newsletter in April. If you are planning a project for the outside of your house or property, please remember that you need to receive HOA approval for your plans.

The HOA's website (tamarackfairways.org) contains all By-laws and Restrictions, Board of Directors, approved Rules and Regulations and Project Approval materials. The HOA Rules and Regulations provide details on how we manage the Bylaws and Restrictions.

The changes for the Assessment Billing have been updated for the changes made this year. This newsletter and our website contain contact information for the members of your board. Please feel free to contact any of the board members with your ideas, issues, and concerns.

Copies of recent newsletters, official general meeting minutes and notices of future events are all on our website: <https://tamarackfairways.org>.

ANNUAL HOA ASSESSMENTS HAVE BEEN SENT OUT. YOU CAN NOW PAY BY ZELLE!

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REAL ESTATE WISDOM

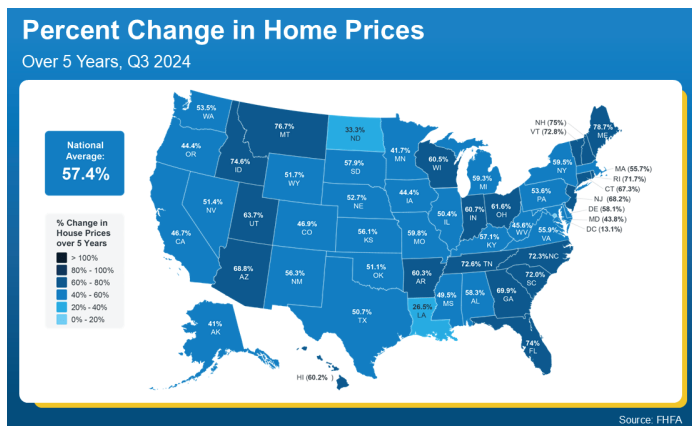


Unlocking Your Home's Hidden Wealth: Why Downsizing Could Be the Key to a Confident Retirement

Submitted by Jan Mackey, Board Secretary

If retirement is on the horizon, now's the time to start thinking about your next chapter. And you probably want to make sure you're set up to feel comfortable financially to live the life you want in retirement.

What you may not realize is you likely have a hidden goldmine of cash you're not thinking about — and that's your home. Data from the Federal Housing Finance Agency (FHFA) shows that home values have gone up nearly 60% over the last 5 years alone (see graph below):



And that appreciation gave your net worth a big boost. According to Freddie Mac, over the same five-year period:

“... Boomer overall wealth increased by \$19 trillion, or \$486,000 per household, half of which is due to house price appreciation.”

So if you've been in your house ever longer than that, chances are you have even more equity in your home. If you want to have access to more of the wealth you've built up throughout the years, it's worth thinking about selling your house to downsize.

Why Downsizing Might Be the Right Move

Selling now so you can downsize into a smaller home, or maybe one in a more affordable area, could free up your home equity so you can use a portion of it to help you feel confident retiring. Whether you want to travel, spend more time with family, or

just feel financially secure, accessing the equity in your home can make a huge difference. As Chase says:

“Retirement is an exciting time. Selling your home to take advantage of the equity or to downsize to a more affordable home can open up additional options for your future.”

Here are just a few of the ways a smaller home can fuel your retirement:

- 1. Cut Your Cost of Living:** Data from the AARP shows the number one reason adults 50 and older move is to reduce their cost of living. Downsizing to a smaller house or relocating to a more affordable area can help you lower your monthly expenses — like utilities, property taxes, and maintenance costs.
- 2. Simplify Your Life:** A smaller home often means less upkeep and fewer responsibilities. That can free up your time and energy to focus on the things that matter most in your retirement.
- 3. Boost Your Financial Flexibility:** Selling your current house gives you access to your equity, turning it into cash you can use however you like. Whether it's investing, paying off debt, or creating a financial cushion, it can open up new opportunities for your future.

The First Step Toward Your Next Chapter

If you think you may be interested in downsizing, working with a real estate agent is your next step. Your agent will help you understand how much equity to have and how you can use it. But they'll do more than that. They'll also help you navigate the entire process of selling your current home and finding a new one, so you can transition smoothly into a new home and a new phase of life.

Bottom Line

If you're planning to retire in 2025, now may be the perfect time to downsize and unlock the equity you've built up in your home. Let's start planning your move now, so you're set up to make every day feel like a Saturday. Let's connect and get you started on your road to retirement!

jan.mackey@bairdwarner.com • 312.342.4624

GOOD NEIGHBOR NEWS

Submitted by Kathryn Peters

Great work to everyone who made our development sparkle this winter. The Holiday lights survey revealed that the McKee house on Killarney Court and the Calococci house on Sunningdale Court had the most votes. Special thanks to Tom McKee for jazzing our monument entry areas with some fun lights with TFHOA funds!

This is exciting! One of our neighbors, Laurel LaLonde, has offered to organize a garden club called, "Garden Chats" for adults interested in gardening. We all work hard to keep our yards looking beautiful. Loving this opportunity to show them off and talk with our great neighbors about it!



WHEATLAND TOWNSHIP BRUSH PICKUP

Submitted by Brad Cullen

With Spring rapidly approaching, the Wheatland Township Road District will again be offering brush pickup service in 2025.

WHEN: Place brush at curbside by 7:00 AM on the Monday of the designated Pick-up week. Do not place material earlier than the Saturday before the scheduled pick up. To service the entire unincorporated areas often takes three to seven working days. Your brush may not be picked up until later in the week.

The Road District will make only one pass through your neighborhood: April 7 | May 5 | Sept 8 | Oct 6

WHAT IS ACCEPTABLE: Long limbs up to 10" diameter, branches, vines.

HOW: Lay as neatly as possible with CUT ends toward the street and parallel to each other. Do not cut into short pieces. Long branches work best. Keep stacking to a minimum. Spread out the stack across your parkway. This will allow light and other elements to reach your grass and prevent the grass from dying. Anything over 10" in diameter will not be removed.

WHAT IS NOT ACCEPTED: Tied bundles, short snips, clippings, roots (they can hide stones), bags, or cans full of clippings and rakings. Unacceptable piles will be tagged with a letter of explanation. Please do not "hide" thorny tree branches (such as Olive or Hawthorne trees) inside piles. Place these next to larger piles and our men will take them. They need special care. If mishandled they can cause injury.

CODE ENFORCEMENT COMMITTEE

Maintenance/Household Mold Management

Submitted by Marcia McKee
Code Enforcement Chairperson

It's a problem man has battled since the dawn of time—controlling mold. It lurks in the corners and can cause major damage and nasty health issues. If moisture and oxygen are present, mold can grow indoors or out on virtually any organic substance, including wood, paper, carpet, insulation and food. When excessive moisture accumulates in buildings or on building materials, mold growth will often occur, especially if the moisture problem remains undiscovered or unaddressed.

It is impossible to eliminate all mold and mold spores in the indoor environment. However, mold growth can be controlled by keeping moisture in check. Moisture control is key mold cannot grow without it.

Left untreated, mold gradually destroys the material on which it is growing. Because molds produce allergens, irritants and toxins, they have the potential to cause a variety of health problems and can exacerbate existing conditions, such as asthma.

If mold is a problem in your home, clean up the mold and get rid of the excess water or moisture. If an area becomes water damaged, it is important to dry that space and any damaged items within 24–48 hours to prevent mold growth. Fix leaky plumbing or other sources of water to prevent recurrence. Wash mold off hard surfaces with detergent and water and dry completely. Absorbent materials (such as ceiling tiles and carpet) that become moldy may have to be replaced.

For more information on how to clean up residential mold problems and how to prevent mold growth, download the Environmental Protection Agency's free publication, A Brief Guide to Mold, Moisture, and Your Home at: www.epa.gov/mold.

THE MONEY MINUTE

Benefits of a Financial Plan

Submitted by Matt Gill

Financial Advisor

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630.637.8600 ext.203

No matter your stage in life, having a financial plan is essential. A financial plan is a detailed road map that captures your current financial situation, defines your goals, and identifies strategies to achieve them. Whether you are just starting your career, approaching retirement, or wanting to leave a legacy, a plan helps support your financial stability.

Beyond keeping your financial house in order, it can prepare you to navigate life's uncertainties with greater confidence. A comprehensive financial plan serves as a framework to bring clarity to all aspects of your financial life, offering many valuable benefits. Just some of the many include...

Clear Picture of your Financial Situation

One of the greatest advantages of creating a plan is gaining a clear picture of your current financial position. This involves a thorough assessment of one's finances, including assets, debt, cash flows, insurance coverage, savings, expenses, goals, liquidity, taxes, retirement plans, social security, estate plan, and more. By organizing all this information in a single, easily accessible document, a financial plan simplifies the process of managing and understanding your financial life. It serves as a valuable tool to make informed decisions about your money, ensuring you meet your immediate needs and long-term goals.

Setting & Achieving Goals

Once the pieces of your financial puzzle are put together, an evaluation helps set realistic goals and clarifies what it takes to achieve them. This process helps balance competing financial priorities such as saving for children's education, investing for retirement, buying a home, starting a business, protecting family, paying off debt, and anything else you hope to do. With a clear picture, different scenarios can be projected to identify the approach that aligns best with your needs and preferences. A well-crafted financial plan gives you the confidence to pursue your goals, track your progress, and make adjustments along the way.

Investment Decisions

After you have a comprehensive understanding of your finances and goals, the next step is implementing a strategy to reach them. This is where your investments come into play. Part of selecting investments involves determining which accounts to contribute to, how much to save, assessing risk tolerance, asset allocation, re-balancing, minimizing taxes, and several other factors. Making knowledgeable investment selections has a large impact on attaining your goals and it is better to be thoughtful about it, instead of proceeding without direction and hoping for the best.

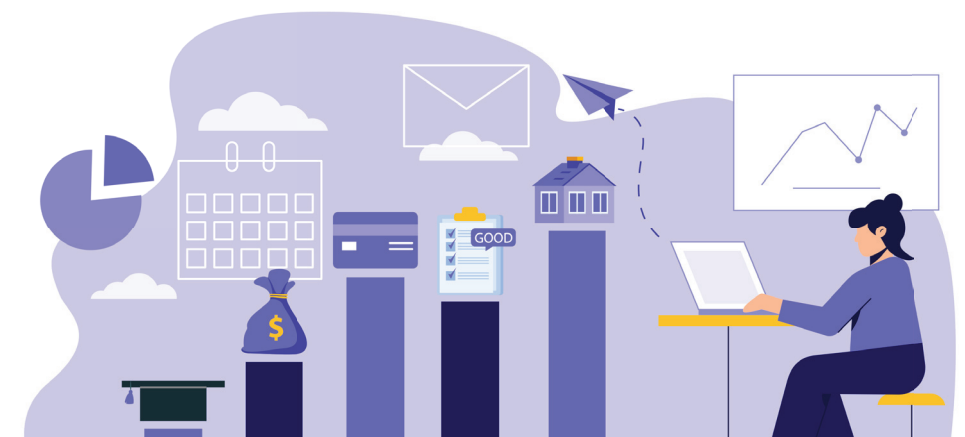
Increased Confidence

A financial plan doesn't just provide practical benefits; it also increases confidence in navigating your finances. By offering a clear road map, a financial plan reduces stress and brings peace of mind. Knowing that your future needs, goals, and potential surprises have been accounted for, you can focus on enjoying the present without constantly worrying about the future. A well-made plan allows you to move forward with confidence.

Bottom Line

It's never too early or too late to create a financial plan. It can help make the most of your money, ensuring you meet your financial needs and goals at every stage of life. Regardless of what you are hoping to accomplish, financial planning provides the structure and discipline necessary to make informed decisions and stay on track.

As a CERTIFIED FINANCIAL PLANNER™ (CFP®) in Naperville, my firm and I tailor personal solutions and financial plans that align with your unique needs, helping you reach your goals effectively. If you would like guidance with a financial plan or have any other questions, I'd love the opportunity to connect!



BOARD OF DIRECTORS

YOUTH SERVICES LIST

Baby-sitting

- Natalie McKee 630-922-7228 or tufftony@aol.com
- Olivia Calococci 630-605-6193 or oliviacalococci@icloud.com
- Abby Downing 630-945-8065 or Abby.Simone.downing@gmail.com
- Gigi Palanisamy 346-465-4928 or gigi.palanisamy@icloud.com

Pet-sitting or Dog Walking

- Olivia Calococci 630-605-6193 or oliviacalococci@icloud.com
- David Hightower 630-922-7084 or khightower@aol.com
- Abby Downing 630-945-8065 or Abby.Simone.downing@gmail.com
- Gigi Palanisamy 346-465-4928 or gigi.palanisamy@icloud.com
- Aubrey Wright 708-717-0673 or christine.fortt@yahoo.com

Services are for students under 18 years of age.
To be included email jan.mackey@bairdwarner.com

NUMBERS TO KNOW

EMERGENCY NUMBER	911
NON-LIFE THREATENING NUMBERS	
Fire/Ambulance	815-436-5335
Sheriff, Will County	904-1230
Edward Hospital	355-0450
Copley Hospital	978-6200
Poison Control	1-800-942-5969
SCHOOL TELEPHONE NUMBERS	
Peterson Elementary School	428-5678
Eagle Pointe Elementary School	815-577-4800
Crone Middle School	428-6400
Scullen Middle School	428-7000
Heritage Grove Middle School	815-439-4810
Neuqua Valley High School	428-6000
Plainfield High School	815-727-6000
Benet Academy	969-6550

WRITTEN COMPLAINTS

If you wish to file a formal complaint with the Association Board, please send a letter to Tamarack Fairways Homeowners Association P.O. Box 9246, Naperville, IL 60564

INFORMATION GUIDE Board of Directors

President **Marty Samojedny** mssconsul@outlook.com
Website Chairperson
Secretary **Janice Mackey** jan.mackey@bairdwarner.com
Newsletter Chairperson & Social Chairperson
Treasurer **Gokul Das** grdas_it@yahoo.com
Assessment Letters, Invoices and Payments
Director **Kathryn Peters** kkpeters@comcast.net
Good Neighbor Program
Director **Marcia McKee** tufftony@comcast.net
Code Enforcement Chairperson
Director **Brad Culen**
Director **Chris Lequin** chris@lequin.net
Architectural Modification Chairperson
Director **Robin Schmidt** schmidt.robin@sbcglobal.net
Legal Chairperson

Moving or Refinancing?

Please contact the association Treasurer, Gokul Das at grdas_it@yahoo.com at least 15 days before closing.

ALL NEWSLETTER SUBMISSIONS, INCLUDING CLASSIFIED ADS MUST BE RECEIVED BY the 10th of each odd month

You may send articles or information to:

Janice Mackey at jan.mackey@bairdwarner.com

We look forward to hearing from you!

“Publication of paid advertisements in this newsletter are not an endorsement or recommendation of any advertised product or service. The Tamarack Fairways Homeowners Association and Allegra Marketing Print Mail are not responsible nor liable for the content of any advertisement published, herein.”

THE PUZZLE PAGE

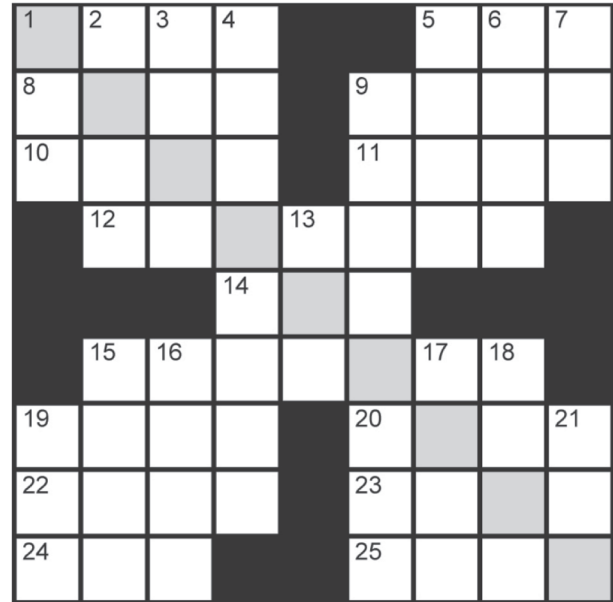
Country Famous

P A T S Y C L I N E I B S
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 S R O Y R O G E R S G W R
 T H E J U D D S E A N E W
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|----------------|-----------------|
| CONWAY TWITTY | PATSY CLINE |
| EDDY ARNOLD | RAY CHARLES |
| ELVIS | RED FOLEY |
| EMMYLOU HARRIS | RICKY SKAGGS |
| ERNEST TUBB | ROY ACUFF |
| FRED ROSE | ROY CLARK |
| HANK SNOW | ROY ROGERS |
| JIMMY DEAN | TEX RITTER |
| JOHNNY CASH | THE JUDDS |
| KENNY ROGERS | WAYLON JENNINGS |
| KITTY WELLS | |

P A T S Y C L I N E I B S
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 S R O Y R O G E R S G W R
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 D T E X R I T T E R P S Y

Center's Goal



- Across**
- Lobster's feeler
 - "Monty Python ainer
 - Toward shelter, nautically
 - When doubled, a Pacific island
 - Celeb
 - Give temporarily
 - Fruit grove
 - Common Market inits.
 - In a quick manner
 - Capital on the Dnieper
 - Use a stopwatch
 - "Anything ___?"
 - "___ bitten, twice shy"
 - Understand
 - Pinnacle

- Actor Pitt
- Is able
- Paving material
- "For ___ a jolly ..."
- Disgusting
- Take five
- Court divider
- Village People hit
- Fraternity party staple
- Comics shrie



The headline is a clue to the answer in the diagonal.

Down

- Faux ___
- Kind of sax
- Regan's father
- See
- Fool

February Sudoku

How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only

4	6	9	7	2	8	3	5	1
1	8	7	9	5	3	4	2	6
2	5	3	4	1	6	7	8	9
6	2	1	5	3	4	9	7	8
9	4	8	1	7	2	5	6	3
3	7	5	8	6	9	2	1	4
8	3	6	2	9	5	1	4	7
7	9	2	6	4	1	8	3	5
5	1	4	3	8	7	6	9	2

	6			2				
1	8		9					6
2		3				7		
	2			3				
	4	8				5	6	
				6			1	
		6				1		7
7					1		3	5
				8			9	

appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.

FEBRUARY NAPERVILLE EVENTS

FEB 1

SONALI DEV BOOK SIGNING & PRESENTATION: THERE'S SOMETHING ABOUT MIRA

2:00pm @ Anderson's Bookshop
123 West Jefferson Avenue

From USA Today bestselling author Sonali Dev comes the heartfelt story of a woman determined to reunite a lost ring with its owner, who ends up finding herself along the way. Sonali writes stories that explore the experience of being a woman in today's world. Shelf Awareness calls her "not only one of the best, but one of the bravest romance novelists working today." Pre-registration is required for this event because space is limited. \$34 Tickets

FEB 5

CHIPOTLE FUNDRAISER BENEFITING NAPERVILLE AREA HUMANE SOCIETY

4-8pm @ CHIPOTLE Naperville
22 East Chicago Avenue

Grab a bite to eat and help shelter animals at the same time! ONLY Wednesday, February 5th, Naperville Area Humane Society will receive 20% of all in store, online, and pickup order sales between 4-8 p.m. only at the 22 E Chicago Ave Naperville location. *Must mention Naperville Area Humane Society during checkout. Order online or on the Chipotle app for pickup using code 3HYVXMJ before checkout, or show the promotional flyer to the cashier.

FEB 5

FAMILY STEM NIGHT: STEM IN THE 1860S

6-7pm @ Naper Settlement

Celebrate Lincoln's birthday with science, technology, engineering, and math! Create simple machines, explore the telegraph, and the science behind steam engines. This program is recommended for families with children 12 and under. Pre-registration is required. \$8/Per Person | Families with children 12 years of age and under. Register on Naper Settlement Website.

FEB 8

VALENTINE PAW PRINTING AND KISSING BOOTH

12-4PM @ Two Bostons
103 West Jefferson Avenue

Put a little paw-print on your Valentine's Day plans & add this fun event to your calendar Stop by any of our stores and create a one-of-a-kind keepsake with your furry Valentine using non-toxic paint. Sponsored by Bocce's Bakery.

FEB 8

DISNEY KARAOKE FUNDRAISER FOR THE VFW NATIONAL HOME FOR CHILDREN

6-9pm @ The Naperville VFW
908 Jackson Ave

Event Features: DJ, Facepainter, Balloon artist, Crafts/Silent Auction / Raffle, Heavy Appetizers & Snacks, & OPEN BAR! Costumes are HIGHLY encouraged (both Star Wars and Marvel fall under the Disney Universe)! To ensure enough food and items for kids, please prepurchase your tickets! Tickets are \$20 if pre-purchased or \$25 at the door.

FEB 8

UNDER ARMOUR VALENTINE'S FUN RUN & WALK

8:30am @ Naperville Running Company,
34 West Jefferson Avenue

Join for a love-ly three-mile heart shaped fun run or walk through the streets of downtown Naperville! Starting at our Downtown Naperville location (with Under Armour demo shoes available!), you'll collect runnable-sized Valentine goodies on each mile of the loop, finishing with warm and tasty treats at the store! This is a free, casual, group run. Feel free to bring your gently used shoes or running apparel as we'll be donating to local organizations in need. All abilities welcome and encouraged.

FEB 15

MEET CLIFFORD THE BIG RED DOG

2:00pm @ Anderson's Bookshop
123 West Jefferson Avenue

\$10 per family. Register here: <https://www.eventcombo.com/e/Meet-Clifford-Naperville>

FEB 14-23

BEETLEJUICE JR. PRESENTED BY BRIGHTSIDE THEATRE YOUTH PROJECT (KIDS PERFORMING FOR KIDS)

Fridays 7:30pm | Saturdays 11am & 2pm |
Sundays 6pm @ Yellow Box Theatre
1635 Emerson Lane in Naperville

It's our show now, kid. The ghost-with-the-most comes to the stage in Beetlejuice JR., the frightfully funny musical based on the beloved motion picture turned Broadway phenomenon. Lydia Deetz is a strange and unusual teenager, still grieving the loss of her mother and obsessed with the whole "being dead thing." Lucky for Lydia, she and her father move to a new house haunted by a recently deceased couple and Beetlejuice, a delightful demon with a real zest for life. When Lydia calls on Beetlejuice to scare away anyone with a pulse, this double-crossing specter shows his true stripes, unleashing a (Nether)world of pandemonium. Tickets \$17 - \$22.

FEB 20

BLACK HISTORY MONTH CELEBRATION BY NNU

6:30-8:30pm @ Naperville Public Library

Join Naperville Neighbors United and Antonia C. Harlan for a discussion based on her film "It Takes a Village, A Journey of Culture, Perseverance, and Courage." This event is free to the public with registration.

FEB 27

CRAFT BY BEER: SCIENCE TRIVIA AND TEST TUBES

7-9pm @ Naper Settlement

Put your knowledge to the test with a night of science-themed trivia paired with interactive experiments! Enjoy your favorite adult beverages as you tackle challenging questions on topics like chemistry, physics, and biology. Between rounds, dive into science experiments that will bring trivia to life! Gather with your friends, sip, think, and experiment your way to victory! \$20/adult (21+) A valid ID is required at event entry. Register Online.

Cupid's Code

HOW TO CELEBRATE VALENTINE'S DAY BASED ON YOUR LOVE LANGUAGE.

Valentine's Day is more than red roses and fancy chocolates—it's a golden opportunity to show your loved ones how much you cherish them. When it comes to speaking from the heart, the language you use can be the difference between sweet nothings and tender tokens. This year, skip the clichés and discover sincere ways to communicate care with our guide for celebrating Valentine's Day in each love language.

WORDS OF AFFIRMATION

For those with this love language, what you say matters more than what you do. A kind word or compliment can be as powerful as a grand gesture; they feel most loved through spoken words, praise, or admiration. If this is the love language of a special someone in your life, consider leaving notes around the house, crafting a letter, sending cute text messages, or writing a thoughtful quote on their mirror in a dry-erase marker. The key isn't simply to tell them you love them, but why you love them.



QUALITY TIME

People who value time spent together crave undivided attention through shared experiences. Your physical, mental, and emotional presence is the ultimate testimony of love, which means turning off your devices and leaving screens behind. Planning a tech-free day to unplug together can go a long way. Whether it's a hiking trip, cooking class, or game night, the quality of your company is important. Organize a date night (or Galentine's getaway) that includes an out-of-the-box event for an exciting spin that makes your time truly memorable.



RECEIVING GIFTS

Don't be fooled: this love language isn't necessarily about the gift but the thought and effort behind selecting it. Celebrate by giving "just because" presents that reflect your loved one's hobbies, interests, or memories you have with them. Make a personalized gift basket filled with their favorite things or a DIY photo album of treasured pastimes. For added fun, host a gift swap party and invite everyone to trade small, meaningful items.



ACTS OF SERVICE

This language is all about making life easier for your loved one through helpful deeds. If the subject of your heart's desire prefers actions over all else, surprise them by serving breakfast in bed, washing their car, or doing that home improvement project you've been avoiding. For extra brownie points, cook a new dinner recipe for them, take care of the cleanup, and throw in a charming note or card. You could think about arranging a Random Acts of Kindness day, where you tackle little tasks and ease the load of others around you, too.



PHYSICAL TOUCH

Sometimes, conveying terms of endearment calls for a hands-on approach. The language of physical touch is rooted in expressing fondness through physical presence or contact. From long hugs to handholding, touch can create deep connections. Reserving a couple's massage and spa day or dance class, complete with intimate embraces and interlocked hands, is perfect for this love language. Or plan a hug-a-thon and exchange warm squeezes and cuddles with your family and friends. Even a spontaneous high-five or playful tickle can be good ways to give affection and strengthen bonds.





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We look out for your
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From launching new ventures to promoting events and more, print marketing keeps your business connected. Let your local Allegra team help you keep the whole community in the loop.

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- Event Flyers
- Business Cards
- Calendars

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- EDDM
- Direct Mail
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- Greeting Cards

SIGNAGE

- Directional Graphics
- Indoor/Outdoor Banners
- Wall & Window Graphics
- Yard Signs
- Athletic Graphics/Signs
- Tradeshow Materials



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Sharing timely crime prevention information relevant to residents to improve awareness and crime prevention efforts throughout the City of Naperville. Please pass this information on to your fellow neighbors through your HOA's newsletter, email distribution list or social media sites.

SCAM AWARENESS

In 2024 Naperville residents lost millions of dollars to various scams. Anyone can fall victim to a scam and scammers are always changing their tactics looking for new victims. However, while scams can take many forms, there are red flags that can help alert you to a scam. This month, the Naperville Police Department aims to make Naperville "A Safer Naper" by educating residents about warning signs of scams and how to avoid falling for them.


Here are four signs the Federal Trade Commission says can alert you to a scam:

1. Scammers **PRETEND** to be from an organization you know
2. Scammers **SAY** there's a **PROBLEM** or a **PRIZE**.
3. Scammers **PRESSURE** you to act immediately.
4. Scammers tell you to **PAY** in a specific way.



WARNING

Imposter Scams: Say No & Keep Your Dough





Imposter scams often begin with a call, text message, or email. The scams may vary, but work the same way. A scammer pretends to be someone you trust, often a government agent, family member, or someone who promises to fix your computer to convince you to send them money or share personal information.


Scammers may ask you to put money on a gift card, send cryptocurrency, or wire money knowing these types of payments can be hard to reverse.

Recognize the Scam

You get a call, email, or text message from someone claiming to be:

-  A **FAMILY MEMBER** (or someone acting for them), saying your relative is sick, has been arrested or is in serious trouble and needs money right away.
-  A **COURT OFFICIAL**, indicating that you failed to appear for jury duty and need to pay a fine or you will be arrested.
-  From your **BANK**, claiming they need to verify personal information before they can send you a new card.
-  From **SOCIAL SECURITY**, claiming your benefits have been suspended.
-  From the **IRS**, saying you owe back taxes, there's a problem with your return or they need to verify information.
-  The **POLICE**, saying you'll be arrested, fined or deported if you don't pay taxes or some other debt right away.

Protect Yourself

-  **Don't trust Caller ID.** Even if it might look like a real call, it can be faked.
-  **Check with the real agency, person, or company.** Don't use the phone number they give you. Look it up yourself. Then call to find out if they're trying to reach you and why.
-  **Never pay with a gift card, wire transfer or cryptocurrency.** If someone tells you to pay this way, it's a scam.
-  **Be Suspicious** of any call, text, or email from **ANYONE** asking for money or personal information.

Source: Federal Trade Commission

Learn more about each of these warning signs and specific actions you can take to protect yourself from scams at www.naperville.il.us/ASaferNaper.

We encourage your association to share and like our Facebook and Twitter accounts and urge your neighbors to sign up for Naper Notify for more time sensitive news and information. Information can also be found on the City of Naperville's website: www.naperville.il.us/npd.

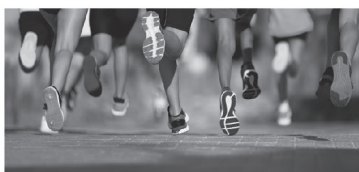
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APRIL	Share Your Moving Story
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JUNE	Home Sweet Home Photo Contest
JULY	Favorite Home Tip(s)
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SEPTEMBER	20 Words or Less Testimonial
OCTOBER	Photo Throwback
NOVEMBER	Thankful Giveaway
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STEP 2 → Like Our Post

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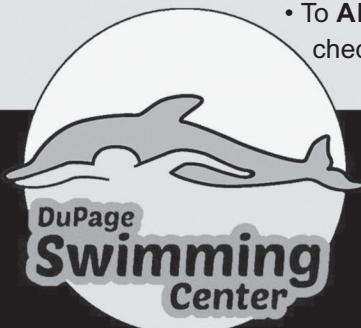
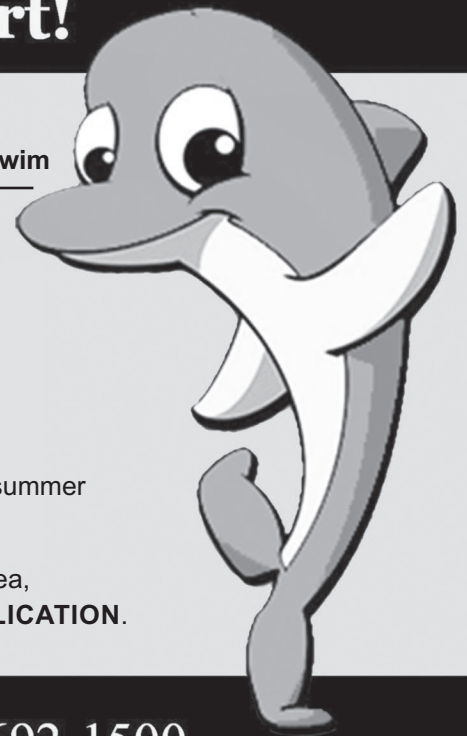
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