

Is Convenience Worth Your Privacy?

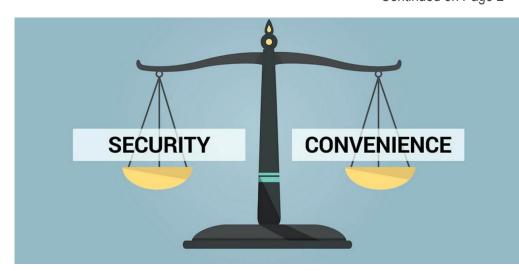
In a world defined by technological advancements and digital innovation, the concepts of privacy, security and convenience have taken center stage. Convenience allows everyday tasks to be simpler, faster and more efficient. However, with the constant connectivity and datadriven nature of our activities, the balance between privacy, cybersecurity and convenience is delicate, but critical.

The digital world offers countless benefits, from ordering groceries to our doorsteps, to managing health care appointments online, to staying connected with a friend living across the country. It's important to consider how much we embrace convenience without risking our privacy and online cyber safety. For Veterans who often use convenience to manage their health and benefits, it's important to understand the risks and how best to safeguard their information.

Privacy and security risks

Our online activities, preferences and behaviors allow others to collect, track and analyze data about us and increase the risk of misuse of our personal data.

Image this: A Veteran signs up for a discount program on a popular app that offers rewards for purchases. During registration, the app Continued on Page 2



"It is often the small steps, not the giant leaps, that bring about the most lasting change."

- Queen Elizabeth II

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requests permissions for their location, browsing habits and contact information - including their email address. Without fully understanding how this information might be used, the Veteran agrees to the terms.

The app company sells their data to third-party advertisers, leading to a surge in unsolicited calls, emails, text, and online advertisements. Among these is a phishing email that appears to be from an official VA account, offering exclusive benefits. Trusting its authenticity, the Veteran clicks the link and unknowingly provides sensitive financial details to a scammer. The result? Financial loss, compromised benefits and significant emotional stress.

How can you strike a balance between privacy and cybersecurity versus convenience? It begins with informed decision-making and understanding the trade-offs associated with the use of convenient technologies and services.

Tips

Stay informed. Did you know 56% of adults fail to read privacy policies, leaving them unaware of how their data is used? Knowing how your personal data is collected, stored and shared is essential, and you should take the time to read privacy policies, especially when signing up for new services, whether it's for health care, benefits or social connections.

Use strong security practices. Always use strong, unique passwords or passcodes for your online accounts and enable multi-factor authentication (MFA). Keep your devices updated with the latest security patches to protect against vulnerabilities. Use a password manager that saves your passwords with encryption and creates unique and complicated passwords for you.

Limit what you share. Consider whether the convenience of using a service is worth sharing certain types of personal information. For example, do you really need to give out your full address or financial details for a service?

Use a secure network. Never use an unsecured public Wi-Fi Network when managing your banking or personal information. If you have them, use your home Wi-Fi - or use your phone data when on the go.

For additional information, check out these resources: <u>VA Privacy Iden-</u> <u>tity Theft Awareness</u>, <u>VA Cybersecurity Spot</u>, <u>Veteran Fraud Evasion</u>



VA Transition to New Login System Extended

The U.S. Department of Veterans Affairs announced it will provide Veterans additional time to transition to a new online login system that lets them more quickly and securely access information about their VA health care and benefits.

In July, VA announced a phase out of My HealtheVet and DS Logon sign-in options, in favor of the new options, Login.gov and ID.me, which will help the department offer stronger protections for Veterans, families and caregivers.

VA is extending the final deadline by which Veterans and beneficiaries can log in to VA.gov, VA mobile applications and other VA online services using their My HealtheVet username and password from Jan. 31, 2025 to March 4, 2025. The deadline to switch from DS Logon to ID.me or Login.gov remains September 30, 2025.

VA will use this additional time to ensure as many Veterans and beneficiaries as possible make the switch before the old My HealtheVet username and password system is retired March 4. In addition, VA is increasing outreach to Veterans who have yet to make the switch and will provide in-person assistance at VA Medical Centers across the nation. Visit <u>Prepare For VA's Secure Sign-In</u> <u>Changes</u> to learn more.

Tax Season Guidance for Veterans

As tax season approaches, many Veterans begin gathering their necessary financial documents and consulting with tax professionals. VA wants Veterans to know they may qualify for special tax breaks and <u>free assis-</u> <u>tance programs</u> to help them navigate the filing process and maximize their returns.

Whether a Veteran files their taxes independently or uses a tax professional, VA encourages Veterans and their loved ones to review the following tips and resources to both help them navigate the tax season with confidence and to avoid <u>tax season scams</u>.

- Tax benefits as a Veteran: Disability benefits received from VA should not be counted as part of a Veteran's gross income. Payments from compensation, pension, Veteran Readiness & Employment (VR&E), and education - including the G.I. Bill - are exempt from taxation. Always review the IRS's webpage on <u>Veterans tax information and services</u> before submitting a tax return.
 - For Veterans who receive disability benefits from VA, refer to <u>IRS Publication 525</u> under "Military and Government Disability Pensions" for more information.
 - Veterans may be eligible to claim a federal tax refund based on an increase in their VA disability percentage (which may include a retroactive determination).
 - Combat-disabled Veterans who are granted Combat-Related Special Compensation after an award for Concurrent Retirement and Disability may be eligible to claim a federal tax refund.
- Free tax assistance programs: Veterans have access to several free tax assistance programs.
 - <u>IRS Free File</u>: If a Veteran's adjusted gross income is \$79,000 or less, they can file electronically with an IRS Free File software provider. If their income is higher, they can use Free File fillable forms.
 - <u>IRS Direct File</u>: If a Veteran lives in a participating state, they can use the free <u>IRS Direct File</u> service to e-file their federal tax return directly with IRS.
 - <u>In-person help</u>: If a Veteran's adjusted income is \$64,000 or less, if they have a disability and/or need language support, or if they are 60-years-old or older, they can receive free in-person help from an IRS-certified volunteer.
 - Military OneSource: Use the <u>MilTax software</u> to file federal and state returns for free for up to 365 days after military separation or retirement.
- Always verify communications: With the increasing sophistication of scams targeting Veterans, it's important to distinguish between legitimate and fraudulent communication from VA.
 - VA will never send text messages to confirm or request personally identifiable information (PII) for benefits or federal payments.
 - Do not provide personal banking or credit card information to anyone alleging affiliation with VA or other federal entities.
- Protect your personal information: The tax filing season has increasingly become a prime opportunity for scammers to exploit unsuspecting tax payers through various communication methods.
 - Refrain from sharing PII, including VA.gov logins, dates of birth, military entrance/discharge details, branches of service or SSNs.
 - Limit posting PII online, and don't share residence addresses, dates of birth, workplace locations or kinship details.
 - Delete old social media accounts, limit online presences and minimize or remove available biographical information.
 - Never send bank information or payments to "online friends" or others.

Understanding Veterans' tax benefits, choosing a trusted professional or service, <u>recognizing scams</u> and safeguarding PII are all steps to ensure a safe and secure tax filing experience.

Upcoming Event



VETERANS PROHIBITION BALL SPONSORPSHIP LEVELS 7 March, 2025 at venue 404

PLATINUM SPONSOR \$7,500

FOUR VIP tickets. Exclusive early access to Prohibition Vault open bar, top shelf liquor, Including signature drink, premium hors d'oeuvres, jazz music, dancing, and extra casino chips. Your logo/name will be prominently featured on its own banner, event program, and media promos on our website and social media!

GOLD SPONSOR \$5,000

TWO VIP tickets. Exclusive early access to Prohibition Vault open bar, top shelf liquor, Including signature drink, premium hors d'oeuvres, jazz music, dancing, and extra casino chips. Your logo/name will be prominently featured on our banners, event program, and media promos on our website and social media!

SILVER SPONSOR \$3,000

FOUR standard tickets. Open bar, hors d'oeuvres, jazz music, dancing and extra casino chips! Your logo/name will be featured on our banners, event program, and media promos on our website and social media!

BRONZE SPONSOR \$1,500

Same as Silver, except **TWO** standard tickets.

SPONSOR A VETERAN

Consider sponsoring a veteran or their guest to attend! Benefits will align with the amount of Sponsorship as discussed above. \$100 for an NA ticket, \$150 for a standard ticket or \$300 for VIP.

OTHER SPONSORSHIPS

Please contact us to discuss any other sponsorship options like catering: \$4,500, band: \$1,800, upstairs drinks: \$1,600, vault/drinks: \$1,200 casino tables: \$2,000, venue: \$2,000, and more! We can also discuss print or radio media co-marketing options! Your logo/name will be featured on our banners, event program, and media promos on our website and social media!



CONTACT US

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Stay informed about benefits; join our e-mail list. Send a request to:

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Visit us on the web at:

www.winnebagocountywi.gov/ veterans



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For a list of more events, check out our <u>calendar</u>!