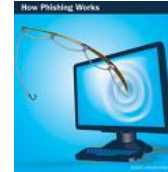




Access Florida Finance Corporation  
**Minority Business Newsletter**  
May 2007



### **Understanding Phishing:**

Phishing is a form of fraud designed to steal your identity. It works by using false pretenses to get you to disclose sensitive personal information, such as credit and debit card numbers, account passwords, or Social Security numbers.

One of the most common phishing scams involves sending a fraudulent email that claims to be from a well-known company. Phishing can also be carried out in person, over the phone, through fraudulent pop-up windows, and websites.

A fraudster will start out sending thousands, even millions, of emails to different mail accounts disguised as messages from a well-known company. The typical phishing email will contain a concocted story designed to lure you into taking an action such as clicking a link or button in the email or calling a phone number. The links or buttons will actually take you to a fraudulent website.

The fraudulent website will mimic the appearance of a popular and legitimate website or company. The scam site will ask for personal information, such as your credit card number, Social Security number, or account password. You think you're giving information to a trusted company when, in fact, you're supplying it to a criminal.

To help you better identify fake emails, reputable companies follow strict rules. A reputable company will never ask for the following personal information in email:

- Credit and debit card numbers
- Bank account numbers
- Driver's license numbers
- Email addresses
- Passwords
- Your full name

To learn more [Online Safety Essentials](#), go to:

- [Tips for Everyone](#). See how you can stay safe when you're online.
- [Free Tools](#). Security measures to ensure your protection.
- [Useful Links](#). Partnerships with outside agencies dedicated to your security.

We can assist you with recognizing or fighting phishing and obtaining business financing. [Email](#) us or call [Access Florida Finance Corporation](#) at 850-878-0275 today.

## **Helpful Links**

The IRS now has a site newly dedicated to small businesses:

<http://www.irs.gov/businesses/small/index.html>

The U.S. Small Business Administration offers a variety of resources online:

<http://www.sba.gov/>

Microsoft Corporation has a site dedicated to small businesses:

<http://www.microsoft.com/smallbusiness/hub.mspx>

*Inc.* magazine has a website with various small business resource links. You can find help for topics ranging from technology to leadership to customer service:

<http://www.fastcompany.com/guides/>



## **Top 5 Last Minute Tax Tips:**

1. Consider filing electronically instead of using paper tax forms.
2. Put all required Social Security numbers on the return.
3. Double-check your figures and sign your form.
4. Attach all required schedules.
5. Send your extended return by the October 15, 2007 filing deadline.

## **Upcoming Events**

The deadline to file your 2007 Annual Report with the Division of Corporations is coming up May 1. If you file late, a \$400 penalty fee may apply. You can file online with a credit card and have the Report processed within 1-2 days at <http://www.sunbiz.org/>. If you mail in the Report, it takes 7-10 days to process. Don't be late!

## **We want to hear from you**

We want to know what you think.

Please visit <http://www.indigokey.com/AccessFloridaFinance/> to take an informal survey of your business needs in order to assist us in serving you better. You can also "opt-in" for future communications from AFFC.



Send your comments and suggestions to [info@AccessFloridaFinance.com](mailto:info@AccessFloridaFinance.com).

## **Disclaimer**

The information provided in this newsletter is for informational purposes only. It is not intended as a substitute for the counsel of your financial and legal advisor(s).

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