

Meeting Minutes February 16, 2017

Members: President Mike Johnson welcomed 28 members and guests and announced that our current membership is 189 members.

He also announced that the Vero Beach Genealogical Society is co-hosting the FREE AND OPEN TO THE PUBLIC Indian river Genealogy Conference on March 18, 2017 from 9am to 4pm at the Family History Center at 3980 12th Street with registration at 8am. This will be an all day conference with 15 free "How to" Lectures and personal research help as well as door prizes. Attend for all or part of the day. For more information and FREE registration see: <http://tinyurl.com/IRGC17>. Jump Start your genealogical research and get lots of help all in one place.

Our speaker, Kneli Spencer from SeaCoast Bank on 12th Street gave us a great overview of banking practices in a digital age. Most of her job at the family-owned community bank is combating fraud. She discussed the three most common types of fraud and gave examples of such: 1. Debit Card Fraud; 2. Fake Checks Scams; 3. Depositing Bad Checks. She recommends you check your accounts regularly and report any problems very quickly to get things resolved. Bill-Pay and on-line banking are safer as they use bank checks so do not compromise your own checking account number.

She suggests that you keep your check books in a safe place, preferably in a locked drawer; not just laying around on your desk. Other insights include: Changing the payee or address of payee when you change companies. You have 60 days to resolve a 'fraudulent dispute' and 120 days to resolve a 'merchant dispute [a purchase]'. She handed out black micro cloths for cleaning screens and to use a background when scanning checks for a telephone deposit. She suggests shredding scanned deposited checks after they clear the bank and only keeping 90 days of bank statements. Shred those as well. Other suggestions include asking banks to waive ATM fees in certain instances and notifying your bank or credit card company of any of your travel plans. Sea Coast Bank has free senior checking with a dollar amount balance or monthly direct deposits. Thanks Kneli for a very informative, well presented talk.

Next week on Thursday morning we will have Lt Peggy Parmenter from the Indian River Emergency Services to talk about what happens when you call 911. It should be most interesting. You can always check the 'calendar' on our website: www.VRCC.info for speakers/subjects of upcoming presentations.

Sandy McKenny, sec.

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Vista Royale Computer Club
Pine Arbor Clubhouse
Vero Beach, FL 32962