

Vista Royale Computer Club  
Minutes 2/15/18

This week our guest speakers were Scott Malcom, Customer Service Rep, from our Vista Blvd Wells Fargo Bank and William Cruze, Personal Banker, from the Beachland branch. their subject was: "Protecting yourself from identity theft and identity fraud".

**Here are some of the highlights from their PowerPoint [a copy hanging on the bulletin board]:**

Most data breaches are from gas stations; always check for a seal on the credit card port on the pump or go inside to pay.

Re phishing and pharming: Pharming is where crooks gather other information to flesh out your identity that they probably already have.

A shredder is your friend..... buy one and use it, use the one in the Lab or ask the bank to do some of it for you.

Although credit cards and debit cards have the same government legal protection, getting your money back from credit card fraud is 24 hours as opposed to 7 - 30 days for a debit card to be replenished.

Soon credit cards will all use the chip & Wells Fargo does have the safe foil envelopes for your cards.

They will issue you just an ATM card if you do not feel comfortable with using a debit card.

DO NOT USE a debit card for online banking!

Auto-pay from a credit card is safer than a company sweeping your checking account.

Freezing your credit at all 3 reporting companies may be a good choice for many of us

Get your free yearly credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com)

Address for the DoNotCall register: [www.donotcall.gov](http://www.donotcall.gov)

This is the address to register to stop solicitation emails from the Direct Marketing Association:

[www.dmaChoice.org](http://www.dmaChoice.org)

Be very careful of posting 'personal information' on any social media site that will compromise your ID

Banks are getting away from using your Soc Sec number and are now using an ENC or customer number.

They suggest that you turn off your phone WIFI when you leave your condo to be completely safe.

Do not have your address or phone number printed on your checks and have an unlisted phone number.

Remember: the paid 'Life Lock' only alerts you and your account has been compromised.

'Google' yourself to see where someone could get information on you.

NOTE: posting their handout: 'What's wrong with this email?' on the bulletin board. It is full of strange/unfamiliar links, misspelled company name, awkward greeting, Typos, bad/awkward grammar and Urgent call to action. Read these spam emails very closely..... reputable companies do not contact you this way. DELETE, DELETE, DELETE them.

**If you experience identity theft or fraud:**

Close all suspected or tampered accounts

Contact all three credit bureaus

File a complaint with the Federal Trade Commission at 1-877-438-4338 or at [www.identitytheft.gov](http://www.identitytheft.gov)

File a report with the local police and keep a copy of the online complaint form

Then they told us about the new money transfer app 'Zelle' that you can get through banks and credit unions. It is now doing more business than Pay Pal and so far there is no charge for this service. It makes sending funds to others via cell phone or email very easy and safe. The first transfer might take up to 3 days, but thereafter it is almost instantaneous or real time. You can save the confirmation or send one to yourself by email instead of an actual receipt. The max is \$1500 per day or \$3000 per month. They recommend 'Bill Pay' when sending money to businesses.

It was a very interesting presentation and might be a service that you can utilize in the future.

FYI from Sandy: There was a good article on this subject in the AARP magazine in November 2017 by Jean Chatzky comparing Zelle with Venmo with 4 key differences. I will post the article on the bulletin board in the Lab.

\*\*\*\*\*

Announcements:

Save the date for the FREE Indian River Genealogy Conference on Saturday, April 14, 2018 from 9am to 4:30pm at the LDS/Mormon Family History Center at 3980 12<sup>th</sup> Street, There will be 20 'how to' lectures, 1 on 1 DNA Consultations, as well as numerous vendors for a full day of interesting informative genealogy stuff. <https://tinyurl.com/irgc2018> poster on bulletin board in the Lab

Vicky Getz's next class is another 2 night 'iPad/iPhone Class' on Monday Feb 19th & Wednesday Feb 21<sup>st</sup> from 7pm to 8:30pm. Sign up in the Lab, class size 8. In this workshop she will cover restarting the tablet, closing apps, using the keyboard, editing, copy, paste. Rearranging your home screens, downloading the user manual into iBooks, Safari basics, managing contacts, setting up accessibility options, taking a photo and sending it via email. Also adding a calendar event, setting an alarm, using the spotlight search and downloading an app.

Prerequisites: You must have your iPad or iPhone already set up, and **you must know your Apple ID and Password.** Bring your own device.

\*\*\*\*\*

FYI..... there will be **no** Genealogy session 3-5 pm in the Lab on Wednesday, Feb 21<sup>nd</sup> & 28<sup>th</sup>.

A Vista resident, Kay Ann Smith, told us she had an office chair to dispose of..... call 772-532-8012

.....from Vicky Getz: **New Scam** involves the issue of new medicare cards, check out the website to learn all about it. <https://clark.com/scams-rip-offs/medicare-card-scam/>

\*\*\*\*\*

Next week our guest speak will be Ro van Dright, the volunteer coordinator, at McKee Botanical Gardens just north on Rte. 1 from us. She will be giving us a bit of history of the garden, a look at some of the exhibits, classes and programs and perhaps telling us about their membership and volunteer opportunities. Their new exhibit, *It's a Jungle Out There!*, now through April 29, 2018 is getting lots of good reviews, a great place to take your visitors. Check out their up to date website:

<http://mckee garden.org/> for more information about their year-round activities, then join us in welcoming our neighbor to our Thursday meeting.

Sandy McKenny, sec.; Vista Royale Computer Club, Pine Arbor Clubhouse; Vero Beach, FL 32962