



# Rotary Club of

## Centennial Colorado

Rotary  
Club of Centennial 

Centennial, Colorado

June 6, 2017



Investigator Antonio Hernandez from the Arapahoe County Sheriff's Office, above, receives his recognition from the club for his presentation on identity theft.

What is identity theft? ID theft is when someone uses your personal identifying information or financial information to purchase items, obtain credit or commit fraud on your name. The type of identifying information that can be used includes name, date of birth, SS number, tax ID number, driver's license number, checking/savings account numbers, debit/credit card numbers, investment account numbers PayPal numbers, Apple pay, and pre paid debit accounts.

What are the ways that can be used to get this information? Some of the techniques include dumpster diving, mailboxing/diverting your mail, skimming, stealing your wallet or purse, computer hacking, information stolen by employees, and pretext calls.

With check scams, checks are stolen from the mail, residence, car, or purse. Checks are "washed" and different amounts and payee information is inserted. Do not use ball point pens when filling out checks-use gel pens as they cannot be washed. The account information can be used to create entirely new checks on blank stock. Suspects real or fictitious information is used to cash the check.

With debit/credit card fraud account numbers are stolen from mail, residence, car, purse, or purchased on the Dark Web. Apparently 905+ percent of internet activity is on the Dark Web. If the suspect does not have the actual debit or credit card, another card can be embossed and loaded with your financial account number. These cards can have the suspect's real or fictitious name. Suspects can contact the banks with account information and request that the address/phone numbers be changed on your account and then have a new card sent to them.

With IRS scams, the scammer will file an immediate return with your personal information seeking uniform tax credits like child and dependent credits. Returns are sent to a pre-paid debit card. You are then unable to file your own return and must fill out an affidavit for ID theft with the IRS. This can delay your return by months.

Things you can do to avoid ID theft. Do you shred, destroy or keep in a secure place every bill, credit card statement, credit card offer and bank statements? Know what a fraud alert is. Take a look at your credit report. Review your financial accounts periodically. If you do all four, you know the important steps to protect your identity. If you do two to three of these, you're cramping the style of identity thieves, but you can do more. If you only do one or none of these, you have company because many people don't know what steps to take to reduce their risk.

What can you do to minimize your chances of ID theft?

- Shred all old financial documents using a cross shredder,
- Shred all credit card offers and anything with account numbers or personal information,
- Never put mail in outgoing mailbox at home or in the blue Post Office Boxes,
- Deposit outgoing mail at the Post Office or at work,
- Have new checks delivered to your bank, not your home,
- Don't carry your social security card,

## 2015-2016 Club

### Officers

President—Randy Earnest

President Elect—John Berry

Secretary—Mary Allice Jackson

Treasurer—Barbara Medina

Sergeant at Arms—Paul Horiuchi/  
John Weksler

Past President—Randy Pye

### Directors

Club Administration—Roxy Hahn

Community & Club Innovation—  
Andrea Tagtow/Elle Vatterott

Local & International Service—  
Mike Tagtow

Technology Innovations—John  
Peterson

Membership Growth & Enrich-  
ment—Trip Butler

Rotary Foundation—John

### UPCOMING EVENTS

JUNE 13—MICHELLE RAHM.  
CHANGING CHILDREN'S LIVES  
IN MADAGASCAR

**JUNE 7—CLUB BOARD MEET-  
ING**

JUNE 13—ANTONIO HERNAN-  
DEZ, IDENTITY THEFT

**JUNE 17—FOOD DRIVE, KING  
SOOPERS, PARKER RD AND  
ARAPAHOE**

JUNE 20—SARA BRATTON,  
GIVING RE-ENTRANCE INTO  
SOCIETY FOR LOCALLY SEX-  
TRAFFICKED GIRLS

**JUNE 24—CHANGING OF THE  
GUARD**

JUNE 27—MARK JACKSON, RIS-  
INGN ABOVE INSURMONTABLE  
ODDS FOLLOWING INCARCERA-  
TION

JULY 4—CLUB IS DARK

- Keep track of all financial accounts and review them frequently
- Get a free copy of your credit report at [annualcreditreport.com](http://annualcreditreport.com) and review it,
- Periodically run your credit history and be sure it is accurate,
- If credit cards are lost or stolen, cancel them immediately,
- **Never give out credit card, personal or financial information on the phone or email unless you initiated the activity,**
- Lotto scam—never “pay a fee” if you are the “winner” of a lotto,
- Pay attention to billing cycles on accounts
- Keep financial documents in a safe, locked place
- Don’t keep credit cards or statements in your car,
- Use felt tip or gel pens on checks, not ball point. Ball point ink “rides on top” of the paper and can be easily washed.

Check out the club web site. The entire presentation by investigator Antonio Hernandez is posted on the site. This is just a short summary of the information provided.

#### GUESTS:

David Livingston

Mike Obers

#### GIFTS:

Byron brought back a t-shirt from Kentucky

Randy Earnest brought back a bread basket

#### CLUB BUSINESS:

- Meals on Wheels continues to need volunteers
- Food drive is June 17 at the King Soopers at Parker and Arapahoe Rds. Volunteers are needed
- Changing of the guard is 6/24



Byron became a Paul Harris Fellow +2.

There was no Blue Marble winner this week.