



Rotary Club of Centennial Colorado



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 pre-text 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 suspects 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, your 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 document 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 Alice 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 & Enrichment—
Trip Butler
Rotary Foundation—John

UPCOMING EVENTS

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

JUNE 7—CLUB BOARD MEETING

JUNE 13—ANTONIO HERNANDEZ,
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, RISING
ABOVE INSURMONTABLE
ODDS FOLLOWING INCARCERATION

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 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.