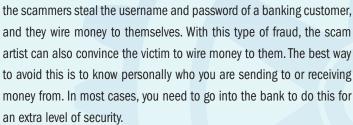
** Shug Tree

March 22, 2022

THE MANY FACES OF BANK FRAUD

Working in banking for over a decade, **Mike Johnson**, Senior Branch Manager for Desert Community Bank on Hesperia and Silica in Victorville has seen many forms of bank fraud. Most people equate identity theft as bank fraud, they are in fact very different. This week, Mike shared some of the different types of bank fraud.

The first example shared was Wire Transfer Fraud. Wire fraud involves wire transfers or the internet. In some cases,



Next is Check Fraud. Many scams consist of people getting checks in the mail, and Mike warns if it's too good to be true, it probably is. A good way to see if the check you receive is a fraud is to check the return address on the check with a simple Google search. Criminals will also wash checks and those are easy for a good banker to spot as most will have fading, water spots and different fonts.



Internet Fraud is another growing concern. According to the official FBI website, Internet fraud is the use of Internet services or software with Internet access to defraud victims or to otherwise take advantage of them. Internet crime schemes steal millions of dollars each year from victims and continue to plague the Internet through various methods. This includes fake emails and text messages claiming to

be from Amazon, PayPal, and many more. Always look at the email address of the sender, the address should be a dead giveaway of who is sending the email and the country of origin.

ACH (Automated Clearing House) Fraud is unauthorized ACH transactions or the fraudulent transfer of funds through the ACH Network. ACH fraud typically targets a specific bank account and takes advantage of the time delay that occurs in ACH processing. All that is needed in order to execute ACH fraud is an account number and a bank routing number. Therefore when someone obtains this information, that is all they need to initiate a payment.

Credit/Debit Card Fraud can occur when a skimmer is secretly placed at a gas station pump, a waitress taking your card out of your eyesight to pay your restaurant bill, or many other avenues. Credit card fraud schemes generally fall into one of two categories of fraud: application fraud and account takeover. Account takeovers typically involve the criminal hijacking an existing credit card account, a practice by which a perpetrator obtains enough personal information about a victim to change the account's billing address. The perpetrator then subsequently reports the card lost or stolen in order to obtain a new card and make fraudulent purchases with it.

Continued on page 2

This Week's Functionaries

Invocation: Chris Ackerman

Flag Salute: Bill Scott

4-Way Test: Bob Basen

Fine Master: Jon Hove

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HOVE'S HELLO



A week after the big dice draw, we had light attendance this week, but those who were at the meeting heard a great presentation on bank fraud from

Mike Johnson.
There was a lot of great information and equally knowledgeable tips.



Next week is our 5th Tuesday Evening meeting on March 29th at Las Brisas in the Apple Valley Village. Along with great food and fellowship, we will also be stuffing our annual Easter Baskets! We are still in need Rotarians to grab 10 items such as household cleaners and non-perishable food, so please think about giving.

Our Comedy Night on April 16. We are still looking for raffle prizes for the event and hope everyone will donate something. There are only 80 tickets available and we want this to be a sell out.

See you next week!

Jon Hove



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Mike Johnson

Continued from page 1

Mike also shared information on Online Banking Fraud. Online banking fraud occurs when the criminal gains access to and transfers funds from an individual's online bank account. In some cases, an individual may be duped by a criminal into making a fraudulent money transfer themselves. Never give out your banking username and password to anyone.

Finally, Mike gave some more useful tips to help people protect themselves. Never give out your credit, debit or banking information, don't accept large checks from anyone you don't know, and purchase a locking mailbox or P.O. Box for all of your mail.



SERVE TO CHANGE LIVES

SERVE TO CHANGE LIVES



Big Blue Dice



Chris Ackerman had the chance to pick the Blue Dice out of the bag, but drew white and saved the chance for another next week.

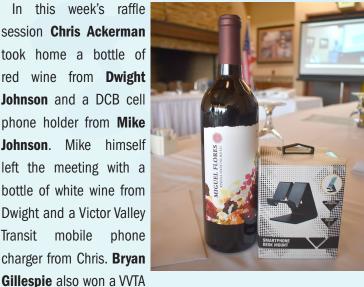
We will continue next week with 13 dice and \$225 for the lucky Rotarian who picks the Blue Dice from the bag!

Rotary Guests

This week we had **Linda Hove** in attendance with President **Jon** Hove, and Mike Johnson was a Stand-in for Esther Mears.

Raffle

In this week's raffle session Chris Ackerman took home a bottle of red wine from **Dwight** Johnson and a DCB cell phone holder from Mike Johnson. Mike himself left the meeting with a bottle of white wine from Dwight and a Victor Valley Transit mobile phone charger from Chris. Bryan



mobile charger. Additionally, Mike also donated a package of Sharpie pens, which will be used by **Linda Hove**.

Fine Session

Jon Hove was our substitute Fine Master this week and began by giving himself a \$10 fine because he has been making some good money lately from all the concrete Bill Scott is pouring. **John Kroencke** also received a \$10 penalty for saying he was very

busy in his retirement. Finally, Bob Basen left the meeting with a \$20 fine for promoting his speaking engagement at the Coldwell Banker Commercial Real Estate Symposium taking place on March 24th.



It was then time to raffle the Spoon for the month of April. There were no takers, so Jon Hove took the Spoon for \$50.

Shirts for Sale



Margaret Cooker modeled a Rotary button up shirt that is now available for the low cost of \$25 (formally \$43) through RHS. Please see Margaret for more information.

Marilyn Buttelwerth Memorial Service

Thursday, April 7, 2022 • 10:00am First Assembly of God Church 15260 Nisqualli Rd Victorville, CA 92395

The Polio Pig

Collected this week: \$11.00 Collected to Date: \$18,702.67

Total equals: 98,521 Doses!

One dollar equals 2 doses of vaccine! \$500 pays for a Polio Clinic!

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If you are not receiving your newsletter, please contact Editor Chris Ackerman at chris@signifydesigns.com or 760-559-1686 to be added to the e-mail or mailing list.

VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President 2021-2022	Jon Hove	
President 2022-2023	Arsalee Morales	
President 2023-2025	Need Candidates	
President 2025-2026	Bill Edwards	
Immediate Past President	Steve Orr	
Treasurer	Donna Wells	
Executive Secretary	Margaret Cooker	
Foundation	Margaret Cooker	
Club Service	Arsalee Morales	
Community Service	Need Volunteer	
International Service	Ben Tafoya	
Youth Service/RYLA & TLC		
Vocational Service		
Grants	Margaret Cooker	
High School Speech Contest	Ryan McEachron	
ScholarshipsEsther	Mears and Arsalee Morales	
George Hensel Ethics Essay Contest	Ron Boyd	
Membership	Dwight Johnson	
Billing Officer	Esther Mears	
Members-at-Large: David North, Esther Mears, Rob Kilpatrick & Ron Boyd		

Positions & Committee Chairs

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BOD Secretary			Pam Murray
Programs	,		Mike Page
Publicity/Public Relation	s		Stephen Quintero
Public Service	I	Ricl	R Bessinger, Teressa DeAtley,
		Jo	hn Wickum & Jeff Armstrong
Sergeant At Arms			Arsalee Morales
Dan Stover Music Conte	st		Margaret Cooker
S.T.A.R. Students	N	Лаι	reen Mills and Michal Krause
Fundraising			Arsalee Morales
Flowers and Gifts			KayMarie Gregory
VVUHSD Jr. HS Four W	ay Speech		Nancy Noble
Joshua Tree Editor			Chris Ackerman

The Victorville Rotary Club meets every Tuesday for fellowship at 11:30 a.m. and meeting at 12:00 noon at the Spring Valley Lake Country Club, 13229 Spring Valley Parkway, Victorville

Make-up Days and Locations

MONDAY: San Bernardino East, Imperial Palace, noon

TUESDAY: Rancho Cucamonga Sunrise, 7:15 a.m.

Empire Lakes Golf Course

Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens

WEDNESDAY: High Desert/Hesperia Club meets 7:00 a.m.,

Denny's, 13165 Main St., Hesperia San Bernardino Crossroads, Hilton, noon, Barstow, Rositas, 540 Main St, 12:00 p.m.

THURSDAY: Apple Valley, ZOOM Meetings, 1st, 2nd and 4th Thurs

Ontario, 12:15 p.m., Doubletree Hotel San Bernardino, Denny's at I-15, 7 a.m. Redlands, Masonic Temple, noon

FRIDAY: San Bernardino North, Elks Lodge, 12:05 p.m.

Calendar Dates

April 11: Board of Directors Meeting

5:00 pm Meeting at Robar Enterprises 17671 Bear Valley Road, Hesperia

2nd Building on the Right Side of Driveway

April 16: Comedy Night Fundraiser

6:00pm Doors • 7:00pm Show

Victorville Elks Lodge, 14041 Hesperia Road

Tickets: \$15.00

April 21: Fireside with District Governor

Elizabeth "Betsy" McDonough

Barry

5:00pm, Apple Valley Chamber Office 16010 Apple Valley Road, Apple Valley

April 23: District Assembly

Granite Hills High School • 8:45am - 1:45pm

April 25: Past Presidents' Meeting

5:30pm • Location TBA

April 28: Past Presidents' Dinner

Mama Carpino's • Apple Valley, CA Fellowship 5:00pm • Dinner 7:00pm

Upcoming Programs

Mar 29: 5th Tuesday Evening Meeting

at Las Brisas & Assemble Easter

Baskets (Krause/Mears)

April 5: Jr. High 4-way Speech Contest

(Noble)

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