

# The Joshua 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, the scammers steal the username and password of a banking customer, and they wire money to themselves. With this type of fraud, the scam artist can also convince the victim to wire money to them. The best way to avoid this is to know personally who you are sending to or receiving money from. In most cases, you need to go into the bank to do this for an extra level of security.

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

# 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*



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

## 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.

## Saturday, April 16, 2022

### "Egg On Your Face"

### Easter Comedy Night

**Doors Open 6PM**  
**Showtime 7PM**

**PG-13 Material**

**Tickets / Info:**  
**(760) 985-9581**

**Tickets: \$15.00**



**Mike**  
**Cano**



**Julio**  
**Gonzalez**



Presented By:  
**Rotary**  
Club of Victorville, CA



**Ace**  
**Guillen**



**Sam**  
**Ridley**

**Victorville Elks Lodge - 14041 Hesperia Rd, Victorville, CA 92392**

# 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 Gillespie** also won a VVTA 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!*



## VICTORVILLE ROTARY CLUB OFFICERS

### Board of Directors

|  |                                  |
|--|----------------------------------|
| President 2021-2022 .....                | Jon Hove                         |
| President 2022-2023 .....                | Arsalee Morales                  |
| President 2023-2025 .....                | <b>Need Candidates</b>           |
| 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 .....                  | <b>Need Volunteer</b>            |
| International Service.....               | Ben Tafoya                       |
| Youth Service/Ryla & TLC .....           | Ryan McEachron                   |
| Vocational Service .....                 | <b>Need Volunteer</b>            |
| Grants.....                              | Margaret Cooker                  |
| High School Speech Contest.....          | Ryan McEachron                   |
| Scholarships.....                        | Esther 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

|                                     |   |
|-------------------------------------|---|
| BOD Secretary .....                 | Pam Murray  |
| Programs .....                      | Mike Page   |
| Publicity/Public Relations .....    | Stephen Quintero  |
| Public Service.....                 | Rick Bessinger, Teresa DeAtley,<br>John Wickum & Jeff Armstrong |
| Sergeant At Arms.....               | Arsalee Morales   |
| Dan Stover Music Contest.....       | Margaret Cooker   |
| S.T.A.R. Students .....             | Maureen Mills and Michal Krause                                 |
| Fundraising.....                    | Arsalee Morales   |
| Flowers and Gifts .....             | KayMarie Gregory  |
| VVUHSD Jr. HS Four Way 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

|                   |   |
|-------------------|---|
| <b>MONDAY:</b>    | San Bernardino East, Imperial Palace, noon  |
| <b>TUESDAY:</b>   | Rancho Cucamonga Sunrise, 7:15 a.m.<br>Empire Lakes Golf Course<br>Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens   |
| <b>WEDNESDAY:</b> | High Desert/Hesperia Club meets 7:00 a.m.,<br>Denny's, 13165 Main St., Hesperia<br>San Bernardino Crossroads, Hilton, noon,<br>Barstow, Rositas, 540 Main St, 12:00 p.m.  |
| <b>THURSDAY:</b>  | Apple Valley, ZOOM Meetings, 1st, 2nd and 4th Thurs<br>Ontario, 12:15 p.m., Doubletree Hotel<br>San Bernardino, Denny's at I-15, 7 a.m.<br>Redlands, Masonic Temple, noon |
| <b>FRIDAY:</b>    | 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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