



Rotary



**NOTES OF THE ROTARY CLUB OF ROYAL HUA HIN (RCRHH): Tuesday 10<sup>th</sup> November 2020 Identity Theft Eric Lustrum**

Time: 12:00 to 14:00 hrs.

Location: Amari Hotel and Spa Imagine Room.

Attendance: 17

Members: 14

Guests: 3

Albert Labermeiser

Eric Lunstrum Guest Speaker

Denis Calypso

Republic of Bavaria

USA

Germany

President (P) Brian Anderson opened the meeting by welcoming the members and guests to the TELK Classroom and called upon Sergeant at Arms (SAA) Rick Rees to introduce the guests as listed above.



P Brian then spoke about the following club events that recently took place.

24<sup>th</sup> October World Polio day

24<sup>th</sup> October District Governors visit

3<sup>rd</sup> November Fellowship Evening Monsoon Valley Wine Bar

P Brian then went to announce forthcoming events:

- Today Guest Speaker Rick Lunstrum Identity Theft
- 17<sup>th</sup> November Board Meeting
- 24<sup>th</sup> November Weekly Meeting Arrhythmia Cardiological Disorders
- 1<sup>st</sup> December no meeting in leu of Christmas Party
- 8<sup>th</sup> December Weekly Meeting Gianni Club Training
- 11<sup>th</sup> December 11<sup>th</sup> Annual Amateur Golf Classic Banyan GC
- 15<sup>th</sup> December Board Meeting
- 18<sup>th</sup> December Christmas Party Blue Biscuit Avani Hotel



P Brian then introduced today's guest speaker Eric Lunstrum whom he has known for many years and today will be talking about Identity Theft.

Rick introduced himself and provided the members and guests with an overview of his background:

#### BACKGROUND:

- Original Management Team for ID Watchdog Corp. Established in 2005 Based out of Denver Colorado, USA.
- Direct to Consumer Business Model providing Identity Theft Protection Services which included Data Monitoring, Detection & Resolution Services.
- My responsibility was Call Center Operations, Back End Processing, and Victim Resolutions Services.
- Retired in 2013

Rick then went on to explain the different types of Identity theft, Financial New accounts, Financial Existing Account or Account Takeover, Medical Identity Theft, Criminal Identity Theft, Child Identity theft, deceased person's Identity theft and government and synthetic Identity theft. Rick further explained these points.

Rick then went into detail establishing how criminals can steal your information and the ways as a potential victim can identify if they have been a potential victim to identity theft these include:

**Unknown Bank/Credit Card** – One day you get a letter in the mail confirming your new credit card account you've never heard of.

**Missing Mail** - All of a sudden, you're not receiving your bank statement or that new credit card you're expecting.

**Denied Credit** – You find out that fraudulent accounts on your credit report have affected your credit worthiness.

**Denied Employment** – Unknown Criminal Record,



**Detained / Arrested by Law Enforcement** – Most likely you have an outstanding criminal arrest warrant. Charlie Wiegand Story

**Phone calls requesting payment** – From collection agencies.

**Received bills for Medical Services** –

**Unable to file tax returns** – Your e-file return is rejected. Tax agency informs you that more than one tax return has been files using your personal information.

**Data Breach Notice** – You receive notice from an entity that you are or have been associated and that your personal information has been compromised. Depending how serious the breach is, the company may offer you some kind of fraud protection in the form of identity monitoring.

Rick then went onto explain what you should do if you become a victim, these include:

**Check your Credit Reports** – Review your reports for any unknown accounts and activity.

**File a Police Report** – Which is a necessary document in proving your innocence and required by many creditors during the resolution process.

**Contact the Creditor / Source Document Holder** – This is the original stake holder where the thief opened the account. Source documents refers to any documentation that was used in committing the crime. You may have to submit your documentation (police report, affidavits, identification) which is required to begin the investigation to remove fraudulent accounts associated with your personal information. This is the Resolution Process!

**Credit Alert & Freezes** – Lock down and freeze and your and your family's credit/consumer reports where available. Other consumer reporting agencies who report your medical, driving, criminal history etc. can freeze your account due to identity theft.

**Know your Rights as a Victim** – As a victim you are not liable for any fraudulent accounts. Victims cannot be pursued or harassed by a creditor. Place extra protection on your consumer report like a 7-year fraud alert. Obtain copies of documents related to your identity theft.

Lastly Rick went onto talk about how individuals can move on and protect themselves:

**Keep your documents safe** – Invest in a safe of a safety deposit box at your bank.

**Password Protection:** Many useful software applications are available to help generate and store strong password controls. **DON'T KEEP USING YOUR BIRTHDAY ALL THE TIME!**

**Antivirus Software:** Great software available online to prevent virus and malware attacks.

**Pay attention to URLs** – Be careful when you're on an unknown website.

**Enroll in Credit Reports Alerts** – This is a notification process that informs you of any changes occurring on your credit files.

**Place fraud alerts and Credit Freezes** - This will require your authorization to the creditor prior to opening any new accounts.

**Review your Consumer Reports on a regular basis** – When you can, request your credit reports for review as well as other consumer reports that you are entitled.

**Identity Theft Monitoring Companies:** Most services offer Credit alerts, public record monitoring, Dark Web Monitoring as well as resolution services.

Rick thanked the audience and asked whether there were any questions. The members and guests fielded a number of questions and it was interesting to note that some members had been a victim of Identity theft of one kind or another.

P Brain then presented Rick with a certificate of appreciation for his presentation today.



The weekly raffle was drawn by our guest speaker Rick and the bottle of wine was won by Henry Roos.



There being no other business lunch was called.

Weekly minutes prepared by PE Phil Lawrence.