Be Engaged. Be Informed. Be Heard.

HOA

HOMEOWNERS ASSOCIATION
OF TELLICO VILLAGE, INC

Your Voice in the Village

Today's Meeting
is Being Recorded & Streamed Live

Available for playback on HOA Website- www.hoatv.org. CCTV is live streaming video to www.Tellicochurch.com.

Invocation

Dr. Stephen Prevatte
Senior Pastor

The HOA extends a special thanks to the Community Church at Tellico Village

Agenda

- **HOA Update – Ellen Fox**
- **Special Joint Presentation – Bruce Johnson & Ellen Fox**
- **POA Update - Winston Blazer**
- **TN Assembly Update - Lowell Russell**
- **TVA Flood/River Management- Melissa Lindquist**
- **Cyber Security 2 - Ken Van Swearingen & Ken Litke**
- **Monroe Co Friends of Animals – Keith Sanderson**
- **Q&A**

HOA's 30th Anniversary

- **June 20th General Meeting - Village Pioneers, our history & a few surprises**

- **Aug 8th - dinner, music & dancing at the Yacht Club**

HOA Updates

- **HOA Socials start @ 4:30 pm, still 2ⁿᵈ Tuesday each month**

- **Working on a 3x/month HOA email to make it easier for you to find information & dates you're looking for**

- **New Highway Safety Committee has been meeting with TDOT – look for an update soon**

- **HOA has reduced volunteer time in multiple areas. Always looking for a few good volunteers. More on hoatv.org shortly**

Thank You

SPECIAL RECOGNITION

Tellico Village Property Owners Association

Winston Blazer
General Managers Update

HOA General Meeting 5-23-19

Projects/
Kahite/Toqua/ Wellness Center

Kahite Community Center

- Shingles 95% complete

  Square Footage

- Old Activity Center - 1960

- New Community Center – 2669

- Scheduled completion date – 7/26/19

Kahite Community Center

- HVAC rough-in complete

- Elec. rough-in

  in process

Kahite Community Center

- Densglass is being installed in preparation of applying the exterior finish system (EIFS)

Kahite Community Center
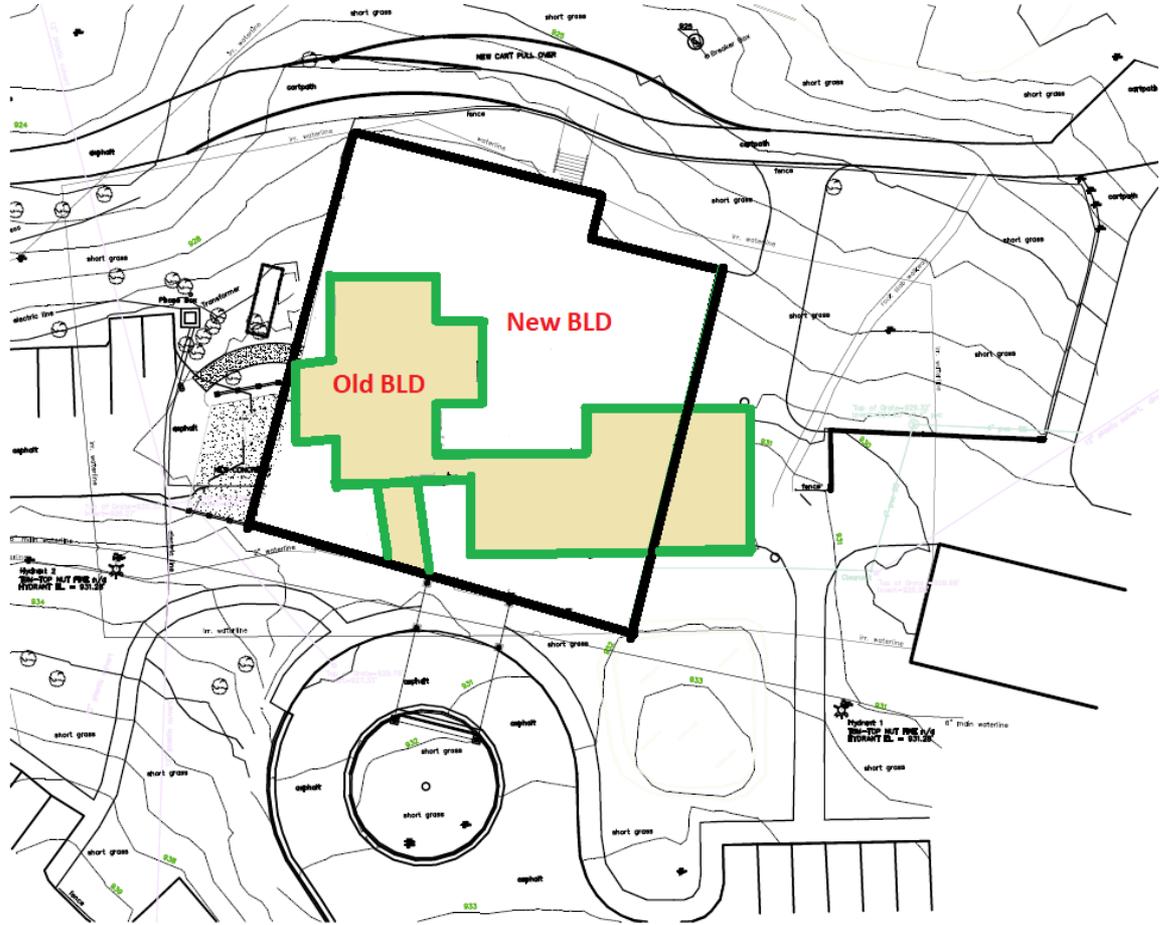
- Pavilion has been tied into the Club House

Toqua Club House

Square Footage

- Old Toqua Club House - 3664
- New Toqua Club House - building only 6882, covered porch 3417

- Seating – 15 @ the bar
- Seating – 88 inside
- Seating – 40 outside

Scheduled completion date 11/25/19

Toqua Club House

- Trusses being set on the North side of the building over the patio

Toqua Club House

- Sheeting of the roof underway

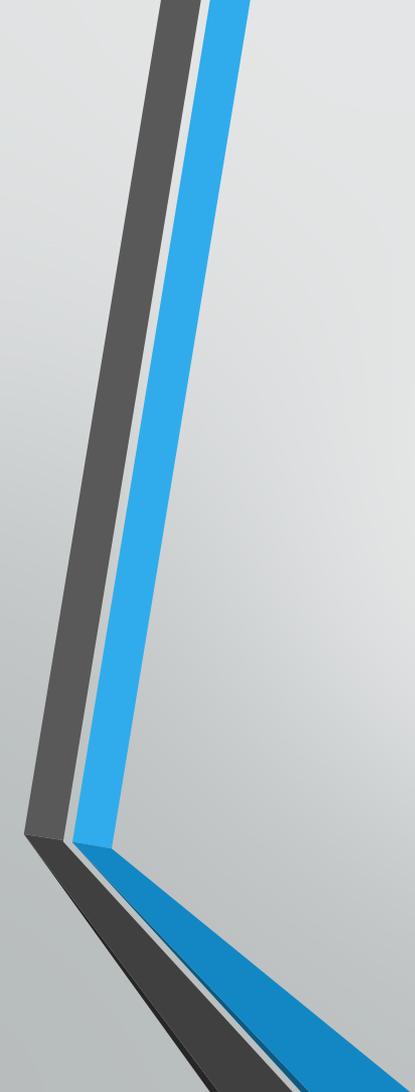# Wellness Center

- Natatorium Update

- Studies

Roads/ Sewer/ Water Tank & Reserve

ACC Blue Book

New Golf Programs for

2019

New Golf Programs

Palmer Cup

Major Par 3

Chip, Putt ,Suds & Strings
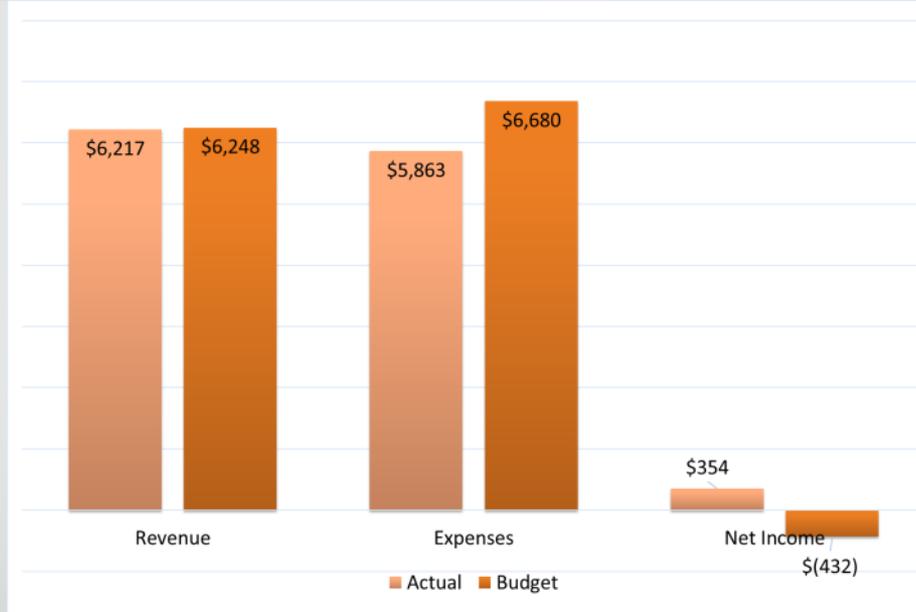
After 2:00 p.m. Unlimited

Financial Update

- The 2018 audit of our financial statements has been completed and once again we received a clean, unqualified opinion.

- The audit team from Coulter & Justus presented the results of their audit yesterday at the May Board meeting.

Comparative Financial Analysis – *Actual vs. Budget* (in thousands)

Year-to-Date thru 4/30/19

Year-to-Date	Actual	Budget	$ Variance
Revenue (net)	$6,217	$6,248	$(31)
Expenses	$5,863	$6,680	$(817)
Net Income/(loss)	$354	$(432)	$786

Capital Plan is Essentially on Budget

- At this point in the year we have approved 82% of the 2019 Capital Plan.

- About 90% of the capital approved to date is for the Toqua Clubhouse Replacement project, $2,403K; the Kahite Community Center project, $784K; and the Wellness Center dehumidifier project, $277K.

- The most ambitious capital plan in years is on time and on budget.

Marketing

- Growth in the Village is bringing in new sources of revenue and an energetic new demographic.

- Property values are increasing. The Marketing Program is adding significant value.

Political Education Committee

Political Education Committee
Approved by the Board of Directors
May 7, 2018

- John Bordelon
- John Baucom
- Susan Kirk
- Ray Byers
- Ed Grollemond
- Sandra Nelson
- Dennis Stanczuk
- Annette Schmidt

Tennessee State Government

Lowell Russell
TN State Representative Dist. 21

February 2019 Flood & River Management Overview

Melissa Lindquist, PE

May 23, 2019

TVA's Commitment

TVA is here to serve the people of Tennessee Valley to make life better

- Affordable Energy

  Generate safe, clean, reliable, and affordable power

  Flexible & renewable energy

- Environmental Stewardship

  Natural resources stewardship, water quality

- Economic Development

  New investments = New jobs

  Recreation, Water Supply, Navigation, Flood Protection

Integrated Resource Management

River system assigned multipurpose role through TVA Act in 1933

(section 9a) ...to regulate the stream flow primarily for the purposes of promoting navigation and controlling floods. So far as may be consistent with such purposes, ...for the generation of electric energy...
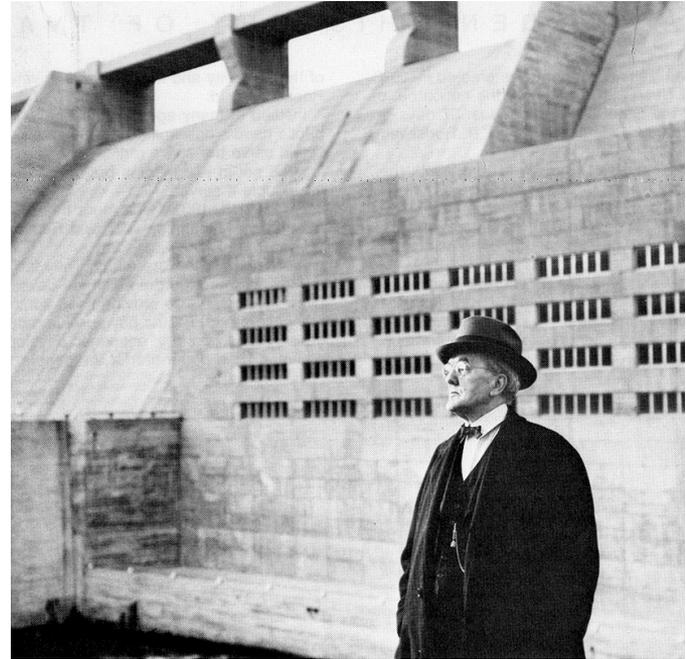
"Father of TVA," Senator George Norris

Integrated Tennessee River System
Provides Multiple Benefits

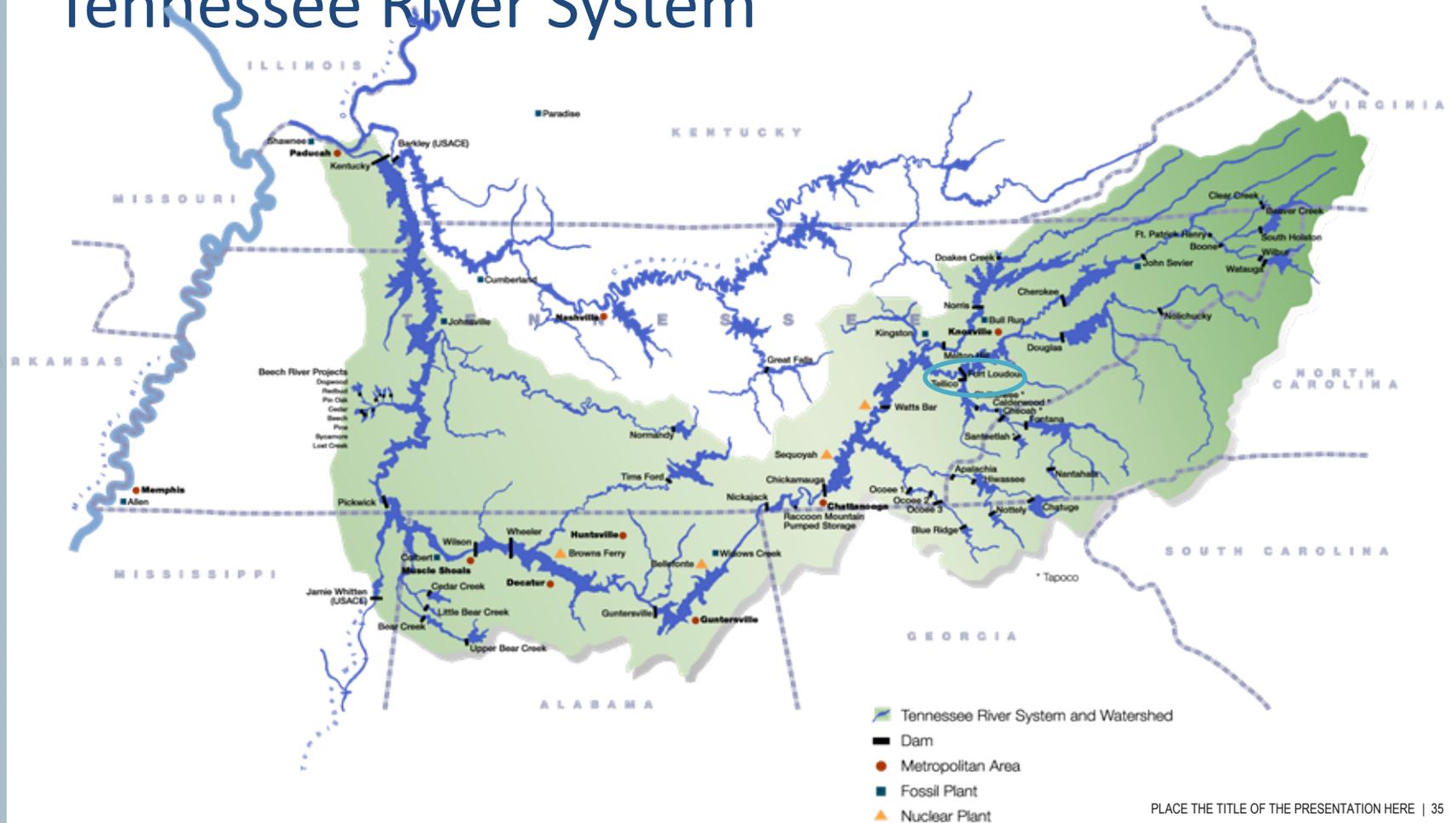Navigation

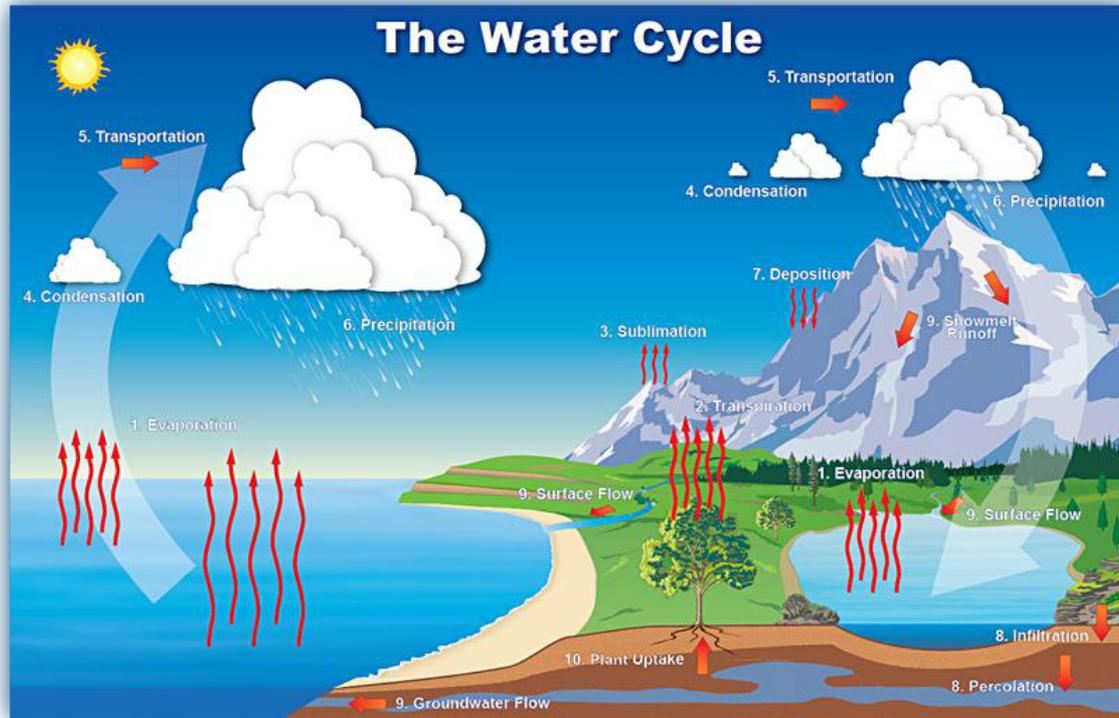Water Supply

Flood -Damage
Reduction

Recreation

Power
Generation

Water Quality

TVA

Tennessee River System

Legend:
- Tennessee River System and Watershed
- Dam
- Metropolitan Area
- Fossil Plant
- Nuclear Plant

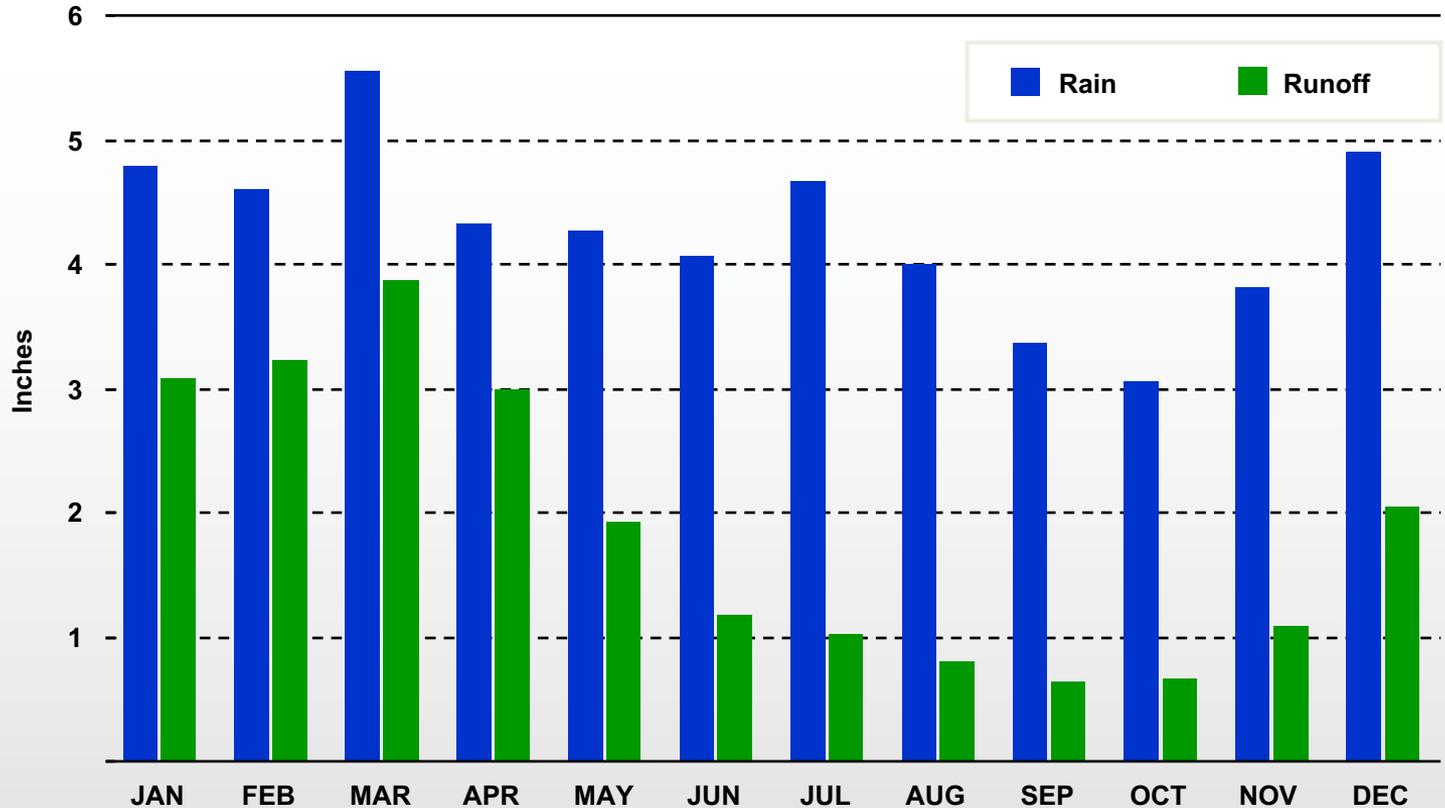The Water Cycle

- Average annual rainfall is about 51 inches

- Average annual runoff is about 22 inches

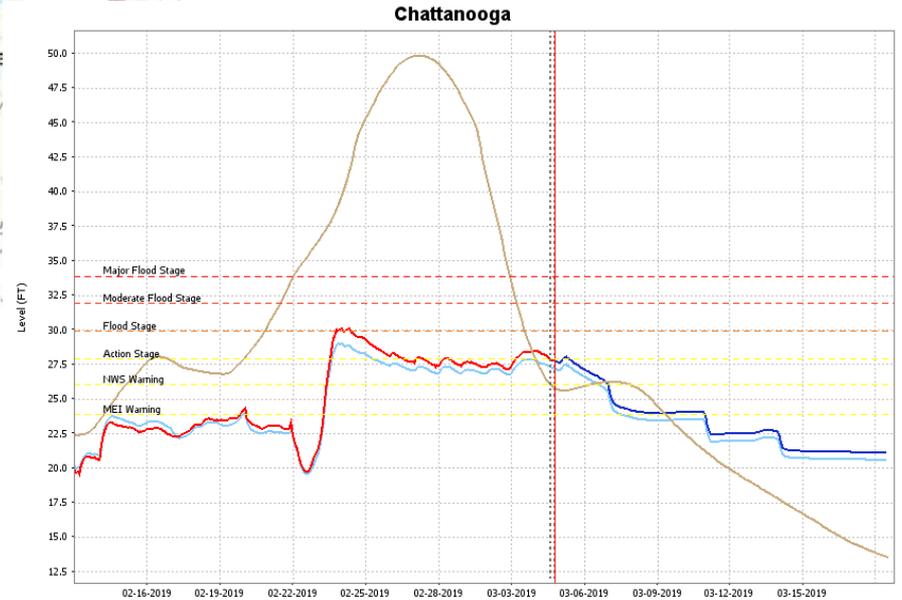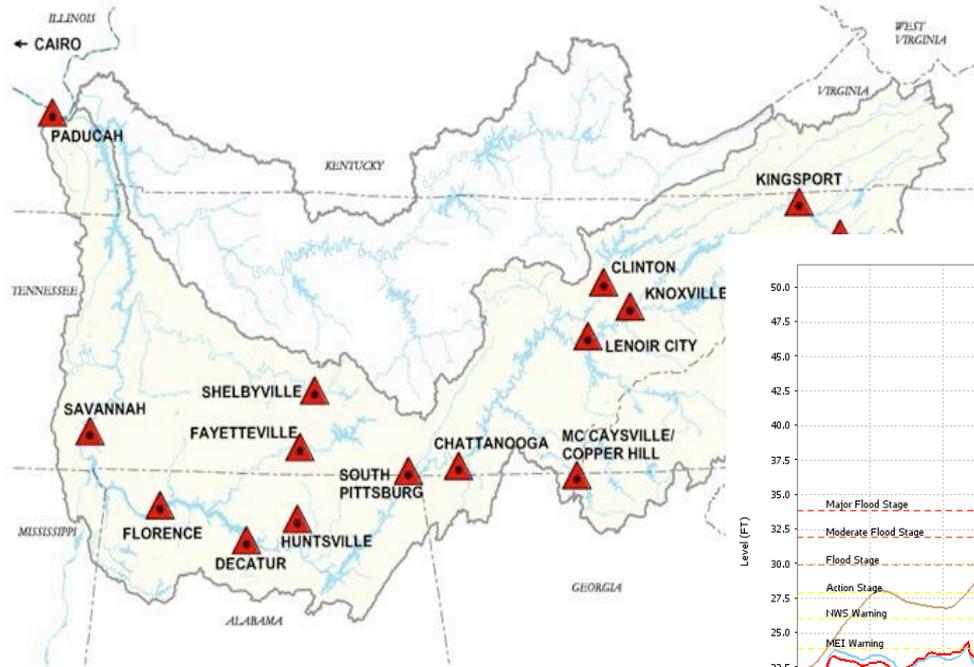- Approximately 60 percent of the average annual runoff occurs from Jan. through April

Valley Rainfall and Runoff

Winter Drawdown

Tellico Dam

Greater flood protection during high runoff months

Flood Control

- 1867 Flood

- 58 foot stage

Flood Control

- Use tributary dams to store water during flood to reduce downstream flooding

- TVA's River Forecast Center issue flood forecasts for major areas along the Tennessee River through partnerships with the National Weather Service

- Release water at non-flood rate once levels below dams have receded

- Annual average flood damages averted are $280 million ($8.6 billion to date)

- An additional $17M averted on the Ohio and Mississippi Rivers

Navigation
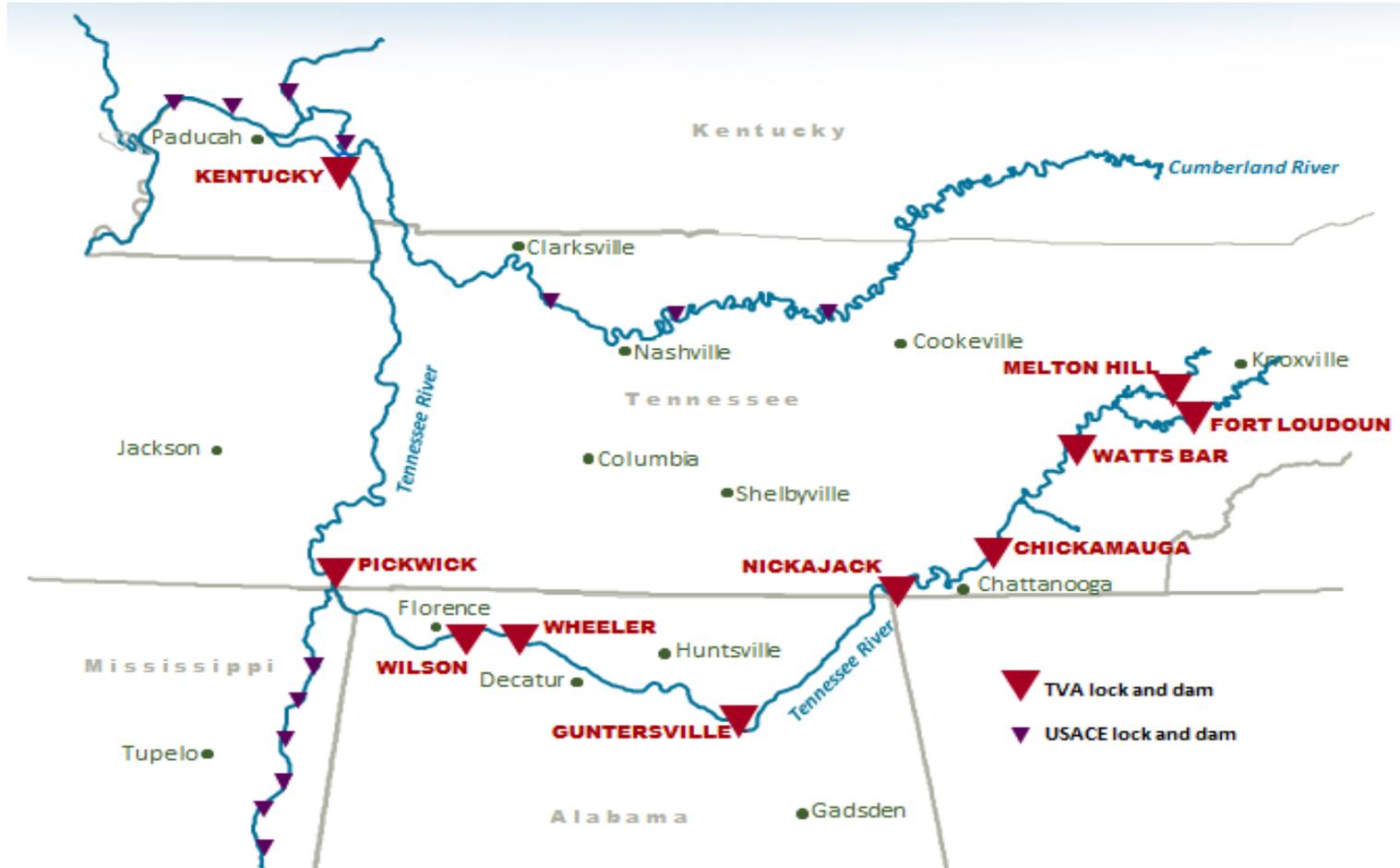
Navigation

- Cost-effective transportation

- Raw materials, coal, grains, aggregates, iron, steel, petroleum

- ~ $1B/year in shipper savings

- 800 miles of commercially navigable waterways

- Partners with the U.S. Army Corps of Engineers and U.S. Coast Guard, and towing industry
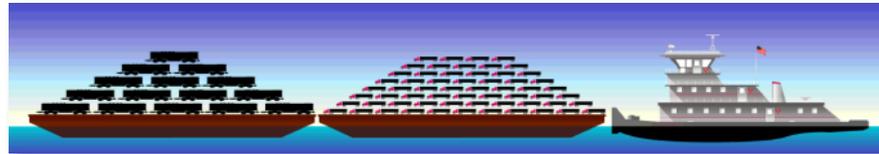
1 barge = 15 railcars = 60 trucks

Hydropower

- 3,538 MW Conv. generating capacity (109 Units)

- 1,653 MW Pump-storage capacity (4 units)

- Peaking power demand

- Rapid Dispatch and Flexibility

- ~ 10% of TVA's energy portfolio

- Low O&M Costs

- Used to displace more expensive fuels

- Water temperature support at thermal generating plants

Generator

Stator

Rotor

Turbine Generator Sh

Turbine

Wicket Gate

Water Flow

Turbine Blades
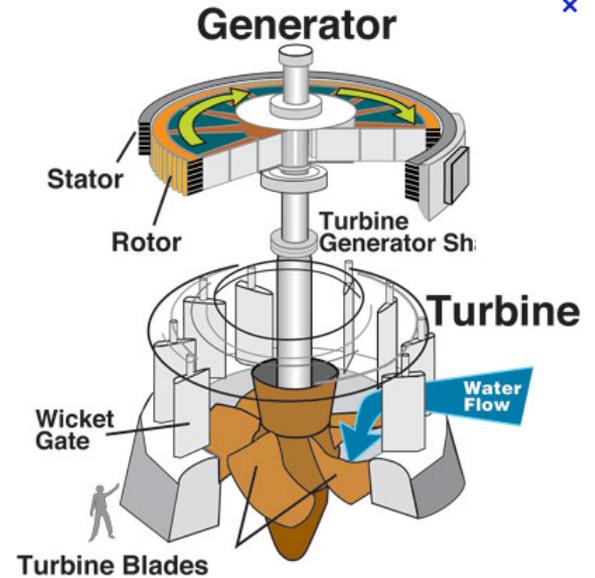
Water Supply and Quality

- Temperature and Dissolved Oxygen monitoring

- Adaptive Management for T&E species

- Minimum flow for downstream habitat

- Thermal compliance at TVA fossil and nuclear sites

- 700 Water Intakes

- Process water for industry, thermal-electric cooling, municipal, irrigation

- Drinking water for nearly 5 million people

- Provide minimum depths for intakes

- Manage inter-basin transfers

Recreation

- **230 Commercial Marinas**

- **260 Campgrounds**

- **Drawdown restricted June 1 – Labor to provide higher summer lake levels**

- **Numerous tailwater releases to support trout fishing, whitewater rafting and drift-boating**

- **Economic Boost**

- **Stakeholder Involvement**

- **Special flows and elevations to support community events**

TVA

Challenges

- Balancing the competing demands on the system and the overall value to the public
- Understanding of the trade-offs associated with various scenarios
- Example: Can you keep my reservoir higher, longer?

Flood Control
Water Quality
Thermal Compliance
Hydropower Generation

Higher Lake Levels
Navigation
Recreation
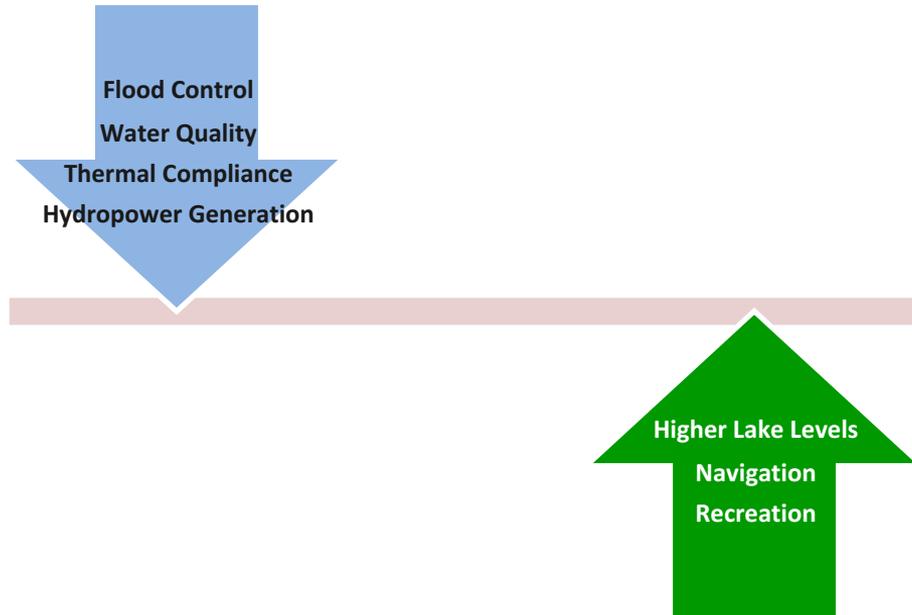
Forecasting & Decision Support

- 200 Rain Gages

- 60 Stream Gages

- Data Management (FEWS)

- Inflow and Runoff Modeling (SAC-SMA)

- Reservoir Storage Routing and Simulation (Riverware)

- Hydraulic Modeling (HEC-RAS)

- Hydropower Optimization (Riverware)

- Information Dissemination (Varies)

Tennessee: October, 2014 Monthly Observed Precipitation
Valid at 11/1/2014 1200 UTC - Created 11/3/14 23:56 UTC
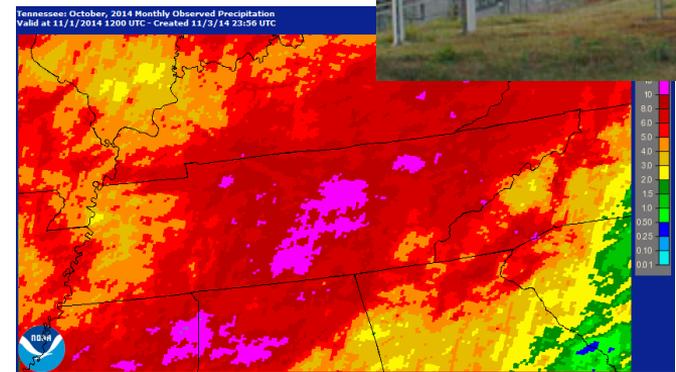
The River Forecast Center

- Staffed 24/7/365
- Teams issue 2-4 forecasts per day
- Data validation
- Modeling

- System monitoring
- Emergency response
- Hydropower scheduling
- Interaction with stakeholders

February 2019 Flood
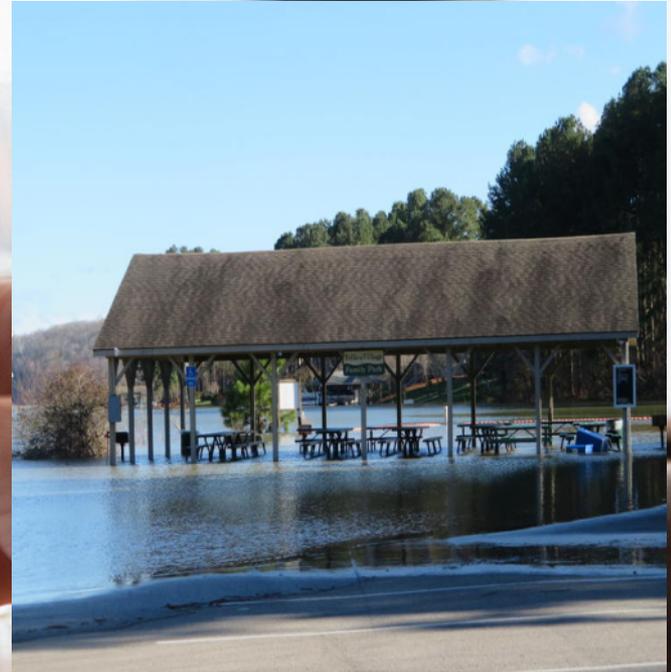
Rainfall - Runoff Cumulative CYTD 2019

Legend: Normal Rainfall — Observed Rainfall — Normal Runoff — Observed Runoff
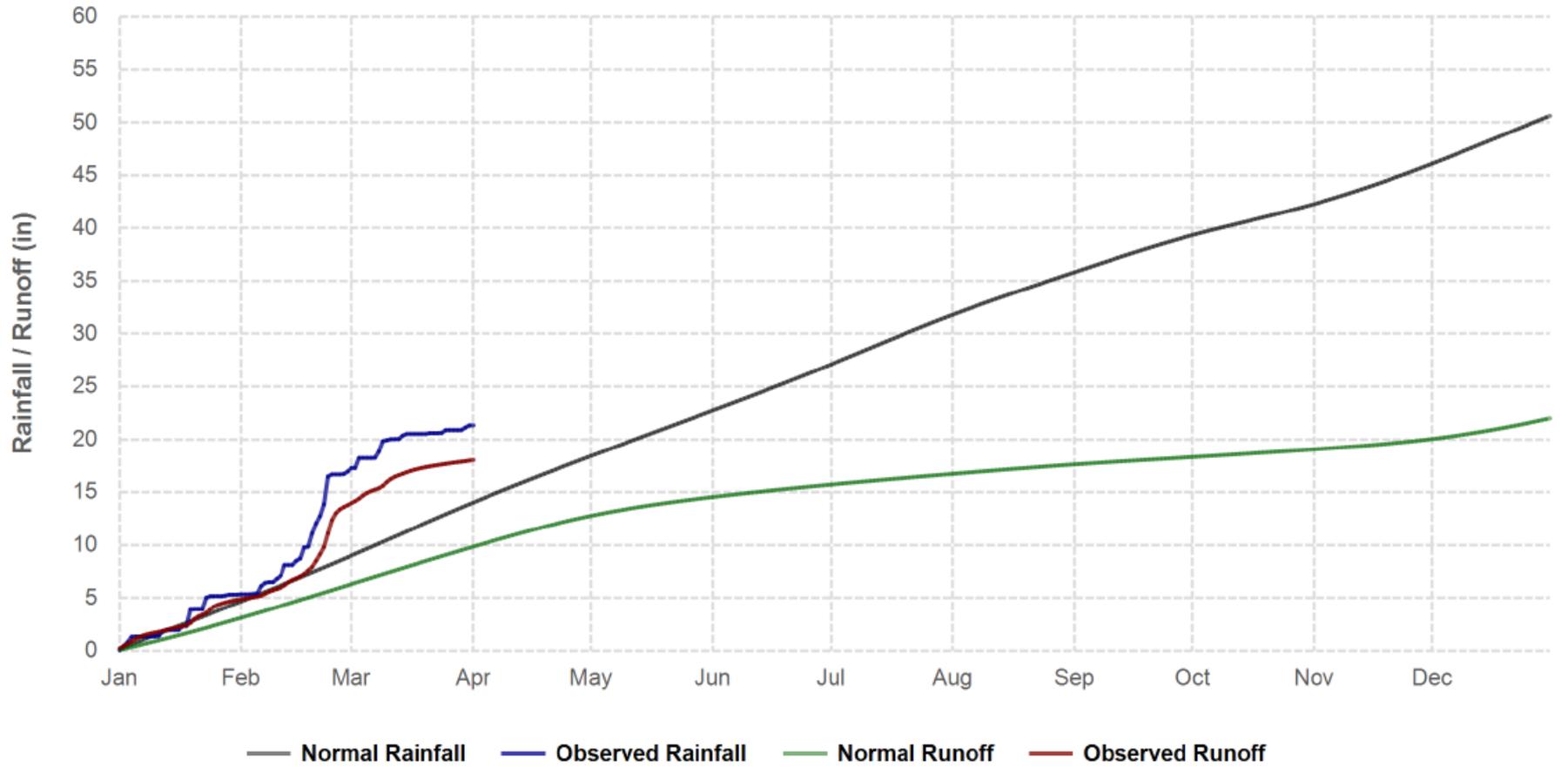
March 04, 2019 30-Day Observed Precipitation
Created on: March 05, 2019 - 13:22 UTC
Valid on: March 04, 2019 12:00 UTC

Inches

20
15
10
8.0
6.0
5.0
4.0
3.0
2.0
1.5
1.0
.50
.25
.10
.01

Fort Loudoun Dam

Peak Flow of 98,800 cfs

Niagara Falls has a Flow Rate of 85,000 cfs
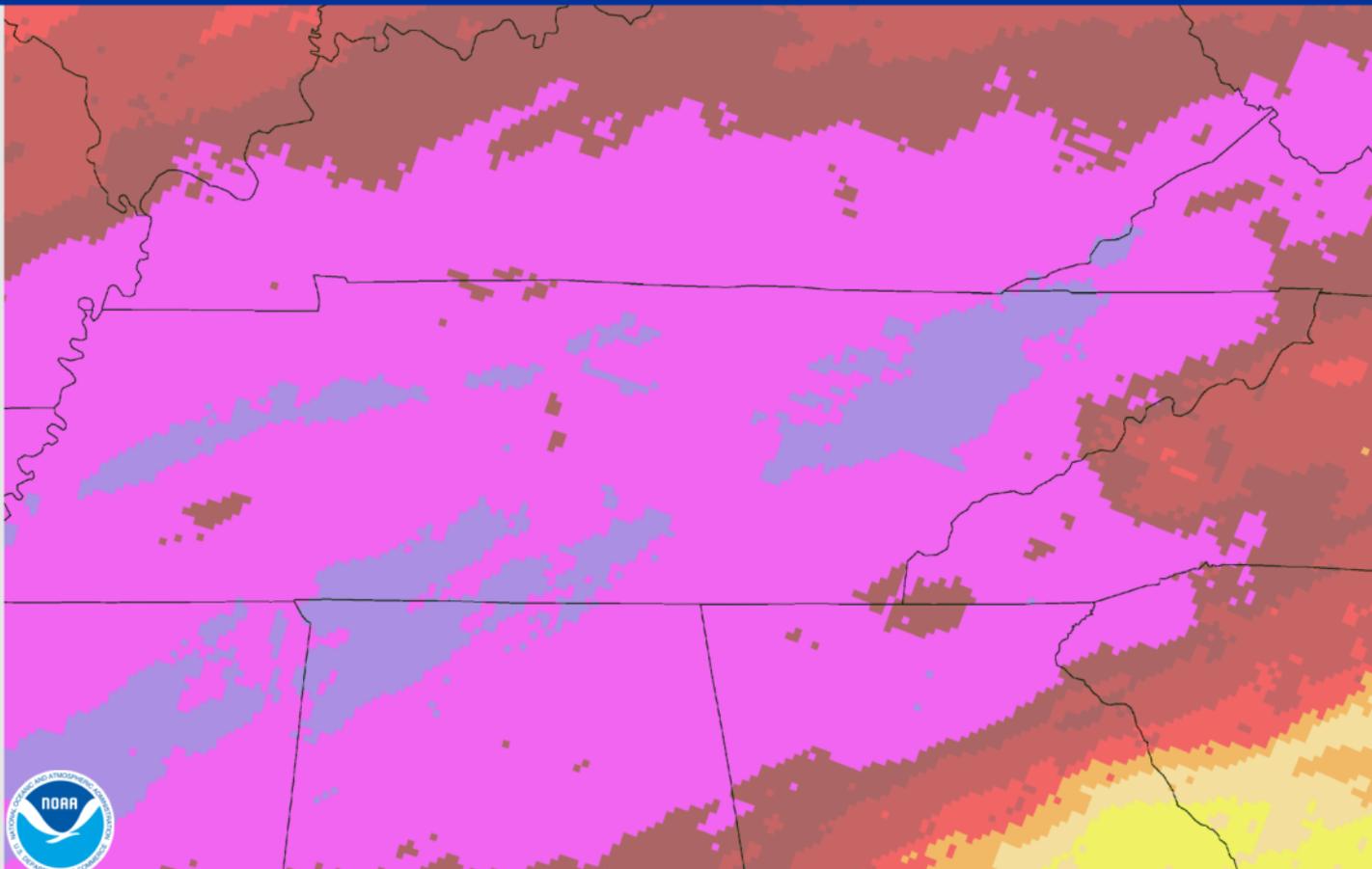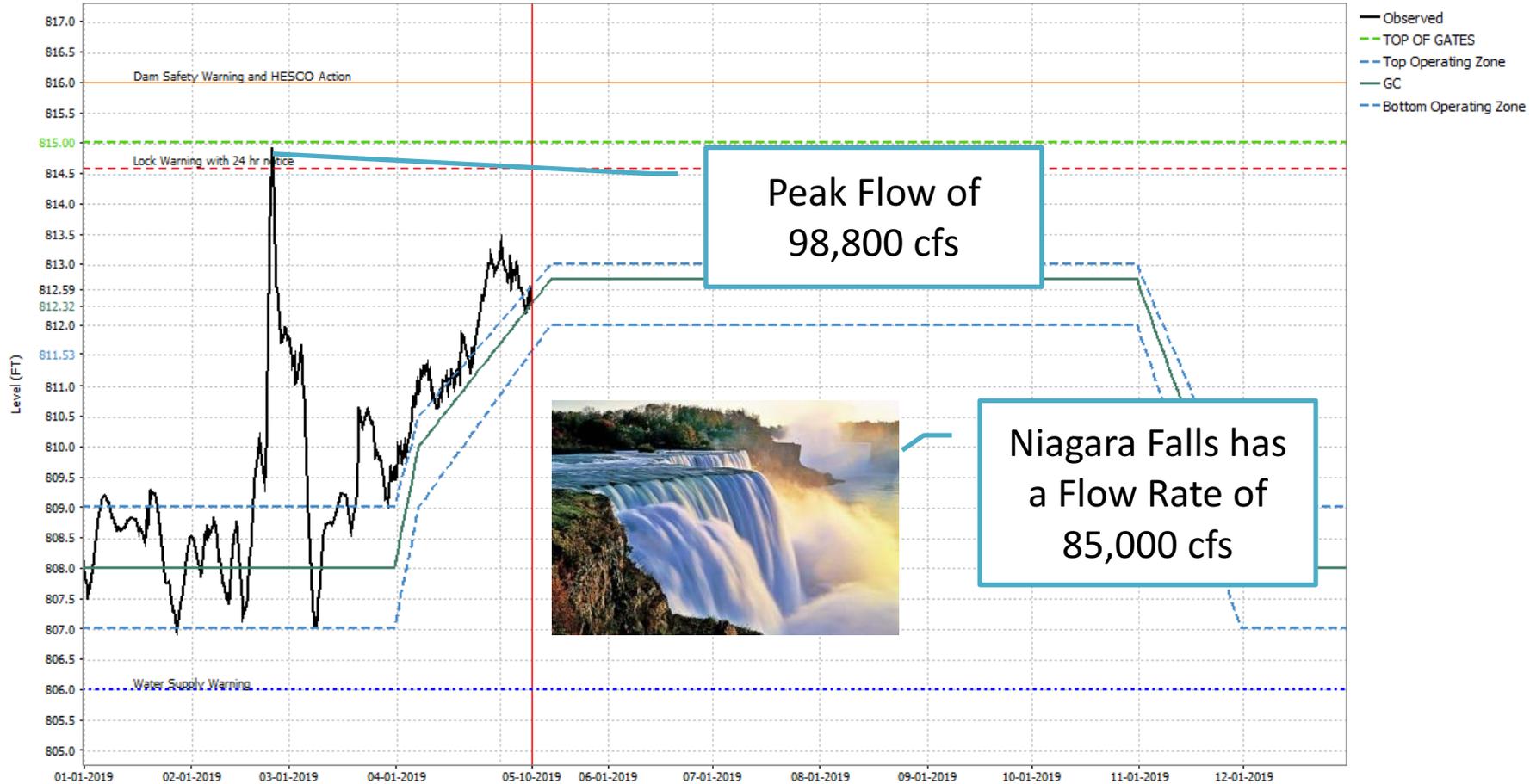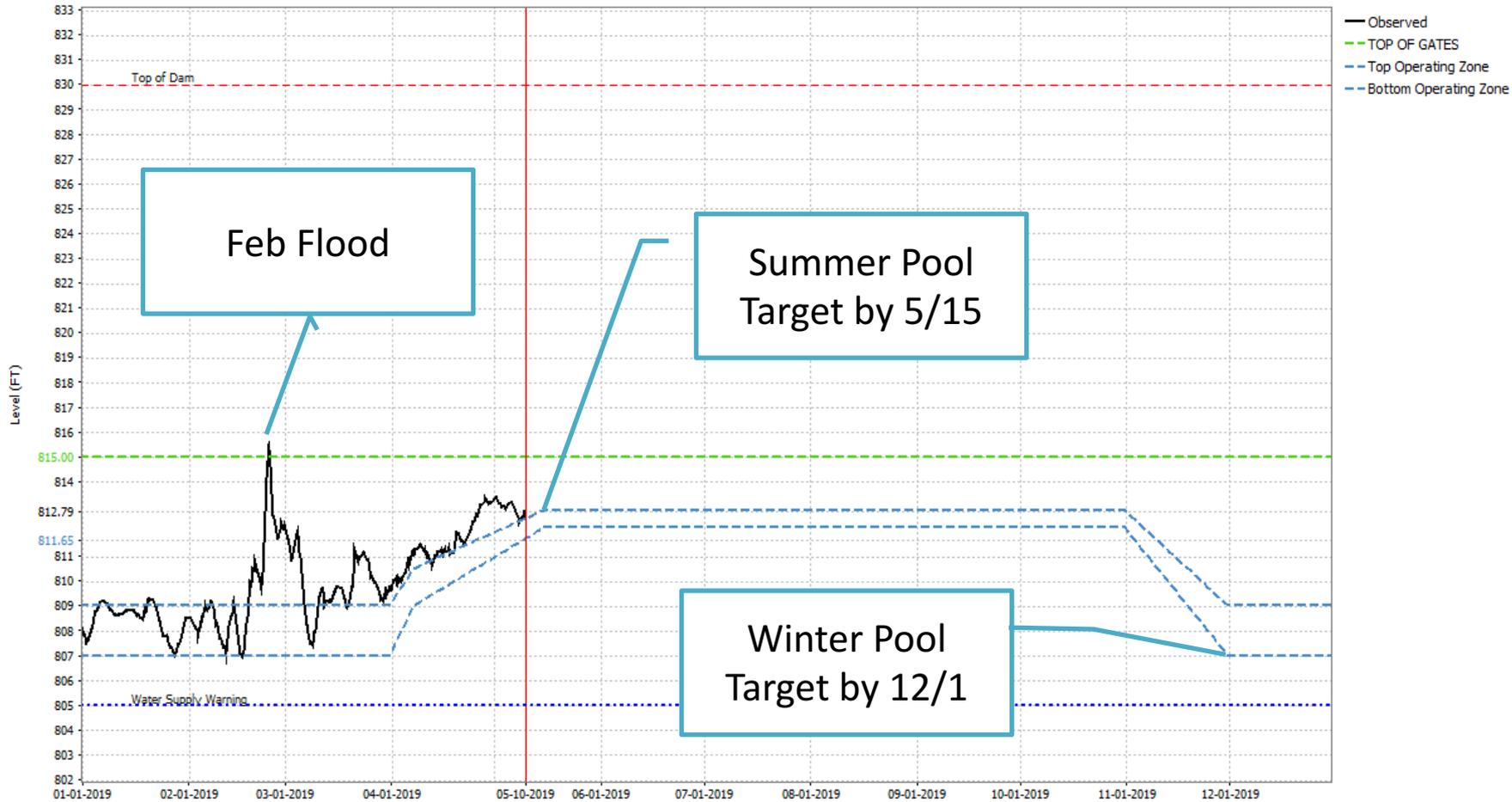
River Stages

Chattanooga

Reduced Flood Crest elevation by about 20 feet
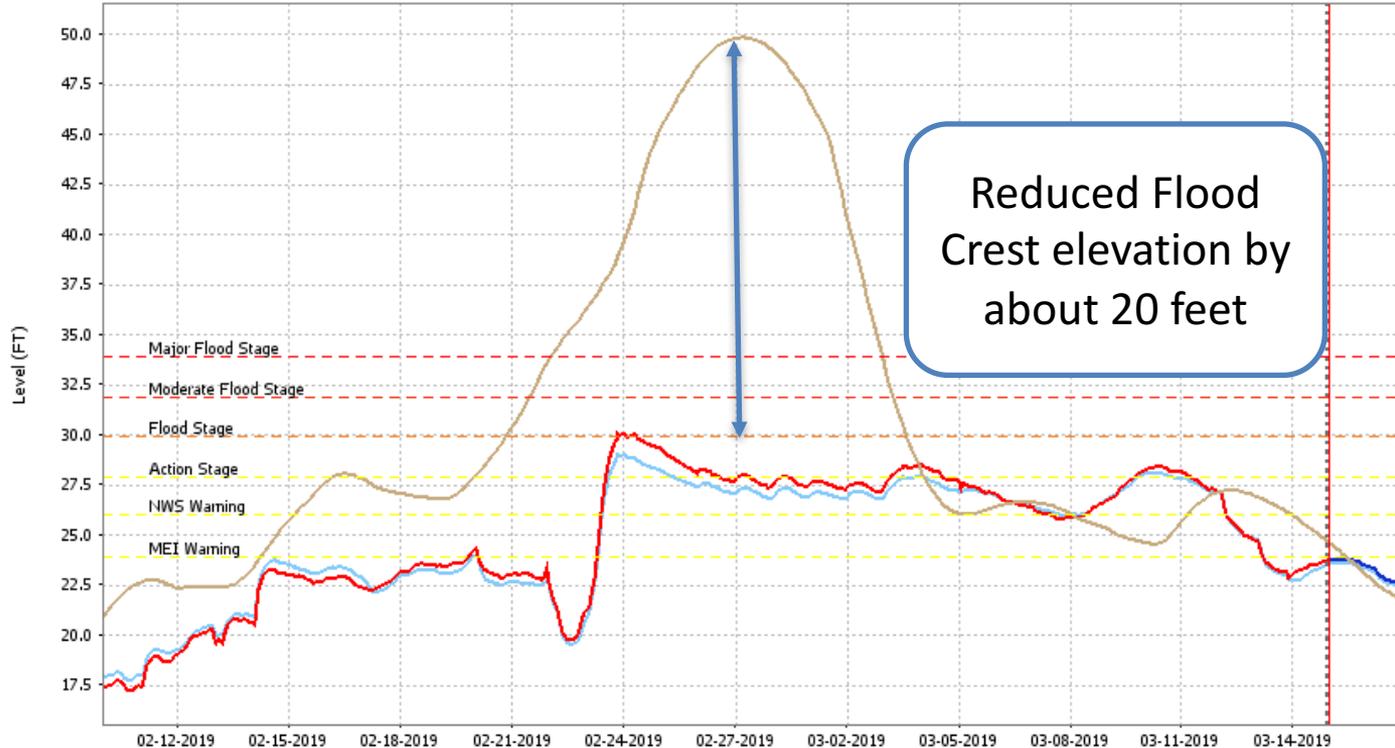
RAS_All_Forecast: [1] Mainstem HEC-RAS 03-15-2019 11:00:00 CDT Current

Copy_Naturals_Forecast: [2] Show Naturals in RAS Plots 03-15-2019 11:00:00 CDT Local

RAS HG [1]   Adjusted HG [1]   Observed HG   Naturals HG [2]

Lenoir City, TN

Reduced Flood Crest elevation by about 18.5 feet
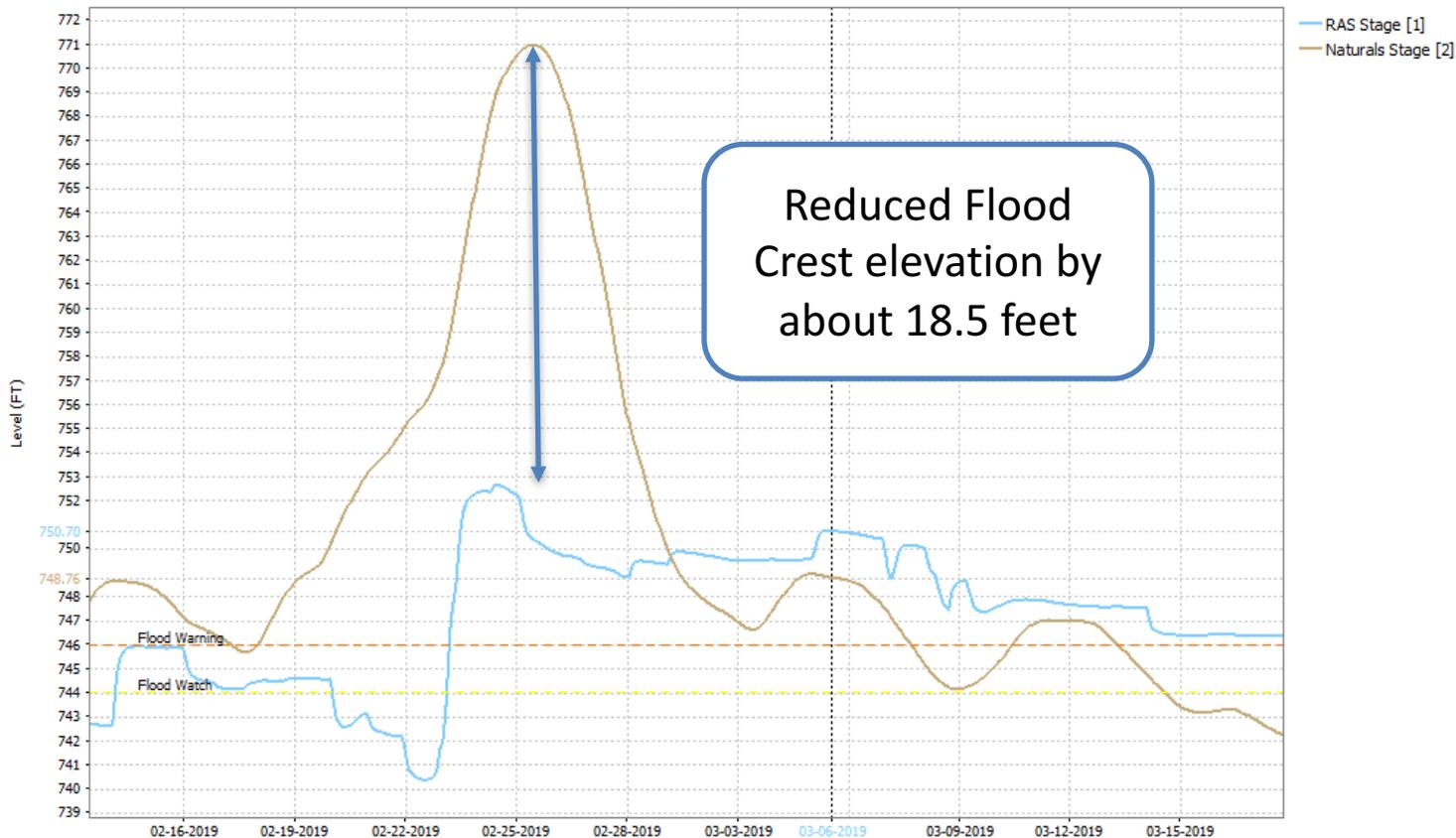
RAS_All_Forecast: [1] Run RAS Models 04-19-2019 07:00:00 CDT Current
Copy_Naturals_Forecast: [2] Show Naturals in Crest Forecast Plots 04-19-2019 08:00:00 CDT Local

OVER $1.6 BILLION IN
DAMAGES AVERTED
FEBRUARY 2019

Kingsport
$20,100,000

Clinton
$66,900,000

Knoxville
$2,380,000

Shelbyville
$203,000

Lenoir City
$111,000,000

Elizabethton
$2,390,000

Savannah
$3,300,000

Chattanooga
$1,420,000,000

Fayetteville
$29,900,000

South Pittsburg
$62,000,000

Decatur
$22,400,000

TVA

19-2653 0318
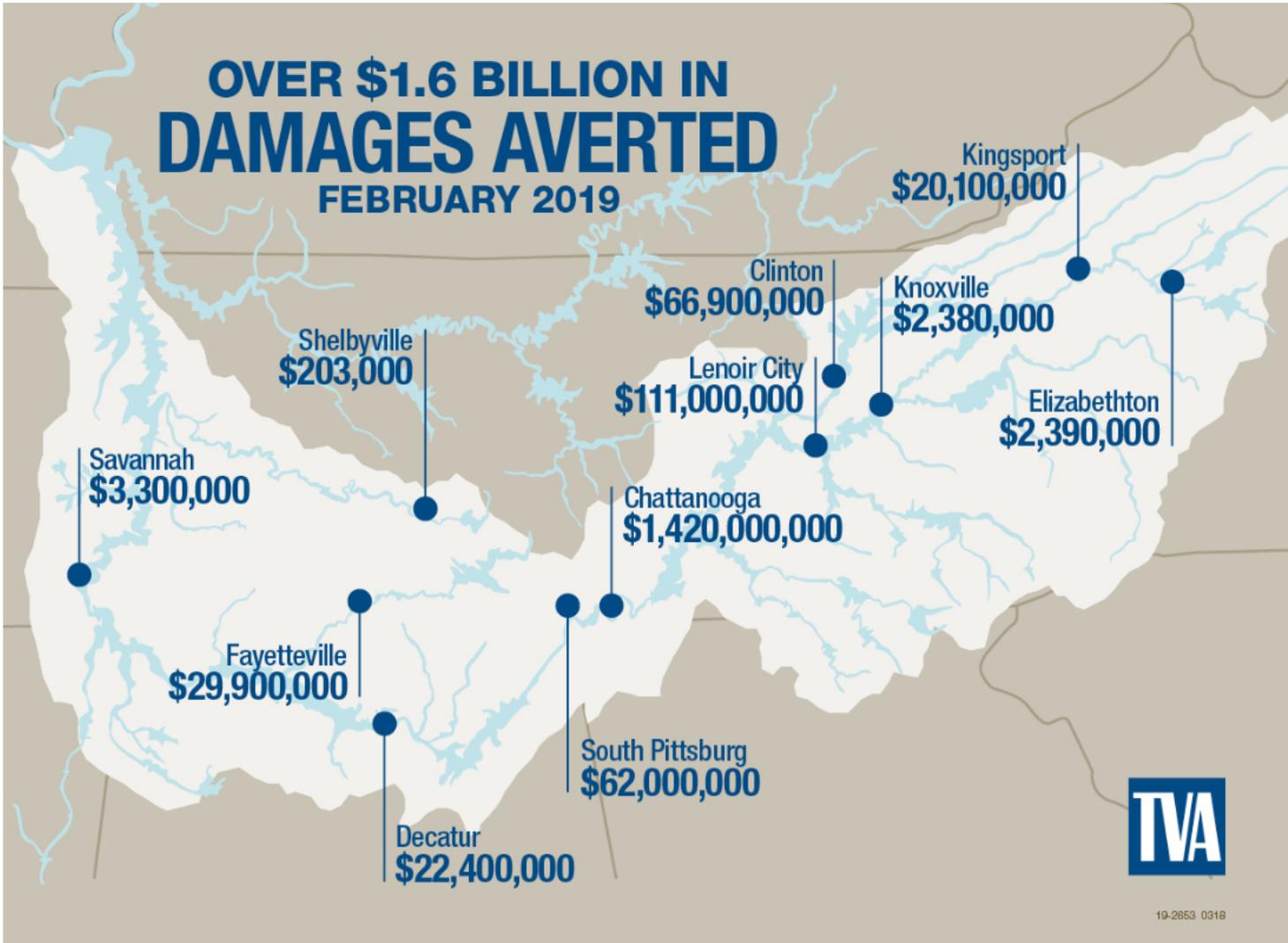
Stakeholder Outreach

- Directly to County Emergency Management Authorities
- Conference calls with State Emergency Management
- Conference calls with Navigation Industry
- Updating National Weather Service routinely
- Updates to recreational interests, marinas, rowing venues, campgrounds, etc
- Updates to major industries near the Tennessee River
- Updates to industries in the lower Tennessee and Ohio Rivers
- Updates daily to Redstone Arsenal

Tennessee Valley Authority ✓ @TVAnews · Mar 1

Management of the Tenn. River system using our integrated system of 49 dams across the region adverted $1.6 billion in flood damages. After the wettest February and fourth wettest month on record, we continue to manage high river and lake conditions to minimize flood impacts.

1:03 · 3,199 views

💬 7 · 🔁 37 · ❤️ 127 · ✉️

Show this thread

Tennessee Valley Authority ✓ @TVAnews · Feb 27

River Update: We are increasing releases out of tributary dams to recover flood storage in preparation for the next rain event, so you can expect to see above normal river flows below those dams. (1-3)

0:16 · 4,329 views

💬 4 · 🔁 16 · ❤️ 52 · ✉️

Tennessee Valley Authority ✓ @TVAnews · Feb 26

River Forecast Center Manager James Everett on the @weatherchannel discussing how we're managing the Tennessee River to reduce downstream impacts all across the Valley after a record-breaking month of rainfall.

LIVE

Knoxville, TN

The Weather Channel

TVA SCRAMBLES TO CONTROL FLOODWATERS

💬 1 · 🔁 7 · ❤️ 28 · ✉️

Tennessee Valley Authority ✓

Incredible site! Wilson Dam nea[r] ... second. Heavy rainfall has resul[t] ... River. We are storing water at tributary and main stem reservoirs to help reduce downstream flood levels. #ALWX #TNWX
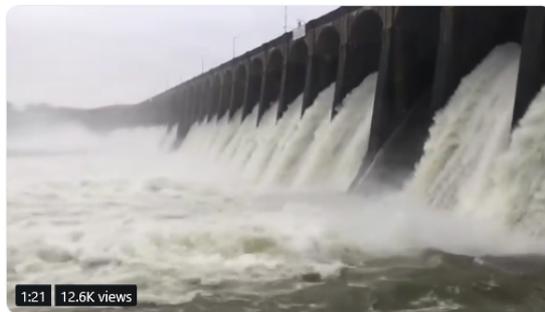
1:21 · 12.6K views

💬 9 · 🔁 134 · ❤️ 276 · ✉️

Social Media Impact

Tennessee Valley Authority
Public Utility Company in Knoxville, Tennessee

4.3 ★★★★½

ABOUT TENNESSEE VALLEY AUTHORITY

facebook.com/TVA

Facebook:
Number of Posts: 35
Number of Impressions: **7,610,058**
Number of Users Reached: 2,755,040
Number of Link Clicks: 17,700
Number of Video Views: 2,210,756
Avg. Reach Per Post: **141,286.63** < Very impressive
Engagement Rate: **9.76%** (Compared to the national average of 0.17%)
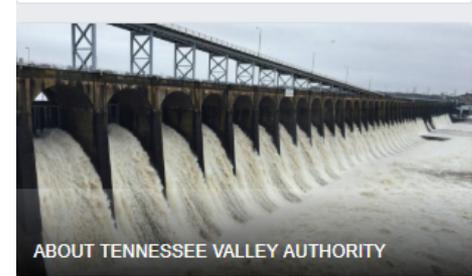
We gained 9,387 Facebook followers over the 18 days a 9.85% growth. We now have 104,718 followers Facebook.

Twitter:
Number of Tweets: 88
Impressions: 996,400
Overall Reach   **1,684,800**
Retweets   1,896
Engagement Rate: **4.1%** (National average is 0.05%)

@TVAnews

We gained 1,200 new Twitter follower over the period, a 6.26% growth. We now have 20,800 Twitter followers.

February rainfall breaks Tennessee River Valley records

Posted: Feb 25, 2019 04:15 PM EST
Updated: Feb 26, 2019 06:03 AM EST

f ✦ + 243

(Photo: WATE)

Near Historic River Levels

Site	Current Level	Forecast	Record	Most Recent Crest of this Magnitude
TN River at Florence	28.78ft	Steady/Falling	32.50ft (1897)	30.03ft (1973)
TN River at Decatur	9.77ft	11.26ft	14.80ft (1867)	10.29ft (2003)
TN River at Whitesburg	21.80ft	24.20ft	26.10ft (1973)	24.67ft (2003)
TN River at Guntersville	36.04ft	40.11ft	38.18ft (2015)	38.18ft (2015)

Some of these records were before the dams were built along the river (Florence & Decatur)!

Forecasts Could Change as TVA adjusts water levels at various dams along the river.

Credit: @ NWSHuntsville

FLOODING FORCES UNION COUNTY FAMILIES TO BOAT IN AND OUT OF THEIR NEIGHBORHOOD

NEWS

Lingering Impacts

Rains bring flooding, lock closures on Tennessee River

By **Kirk Moore** on FEBRUARY 26, 2019

SHARE

The Tennessee Valley Authority is managing water levels at the Kentucky Dam and other structures to control flooding and river levels across the region. TVA photo.

Summary

- TVA continues it's river management mission – dating back to the TVA Act

- Operations are driven by rainfall and runoff as guided by Reservoir Operations Policy

- Integrated operation allows TVA to balance river system benefits:

    – Navigation

    – Flood-damage reduction

    – Affordable and reliable electricity

    – Improved water quality and aquatic habitat

    – Dependable water supply

    – Recreation

www.tva.com

- Release schedules

- Current reservoir elevations

- Operating guides

- Tailwater improvements

- Monitoring results

TVA Lake Info App

Thank You

Cyber Security – Part 2

SECURING THE THINGS AROUND YOU

Joint Education Presentation by

Cyber Security – Huge & Complicated Subject

Part 1 – SECURING YOUR PERSONAL COMMUNICATIONS –   **March 14, 2019 MEETING**

- Passwords, Home network tips, Computers / phones / iPads / VPNs

Part 2 – SECURING THE THINGS AROUND YOU .   **Today!**

- Phishing (not fishing) – how not to be 'hooked'.
- Financial Threats
    Credit bureaus
    Accessing Financial sites
    Using Credit Cards – online purchases including TellicoLife
- IRS/Social Security/Medicare

Parts 3&4 - PROTECTING YOUR HOME - Neighborhood Watch - **Summer 2019**

- Home Security Assessment Tool – Priorities and Develop Action List
- Home Protection Systems – Templates to facilitate quoting and implementation

SURVEY COMING – BE SURE TO COMPLETE!

If you missed Part 1 – no worries!

- **Full Presentation plus Additional links available on HOA website.**
- **Some material will be repeated in today's presentation**

Goals for this Cyber Security Presentation:

- In a connected digital world, we each have a responsibility to protect ourselves and the people we interact with, and it all starts with understanding cyber security.

- Not to scare but make people aware of some of the risks. And hopefully once you are aware of the risks and some ways to increase security, it will be easier to protect yourself.

Goals for this Cyber Security Presentation:

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✅ Not to scare but make people aware of some of the risks. And hopefully once you are aware of the risks and some ways to increase security, it will be easier to protect yourself.

Remember when we all started something? It was just going to be so easy....Like *just driving a car*....

I'm just going to grab the keys and friends and go. YEA!

Then: – Reality!!

I have to get Insurance. I have to make sure the brakes work. I have to make sure I have gas. I have to make sure the wipers work. I have to make sure the battery is good. I have to make sure the tires are good. I have to make sure I can handle the weather. I have to make sure my seat belt is on. I have to make sure my lights work. I have to watch all the traffic ahead. I have to watch traffic on either side. I have to watch traffic behind. I have to watch for merging traffic. I have to watch how I drive on winding roads. I have to block sun glare. I have to watch for children playing. I have to watch for animals running into my lane. I have to park safely. I have to remember not to lock the keys in the car.

The Digital world is the same….

We start out just wanting to see the kids Facebook page, or check our e-mails, maybe check banking, recipes, shopping. You know, "Just Stuff"

But we need to realize that there are a lot of **things to be aware of** to do "Just Stuff" - Safely.

Much like all the many things that go with "*just driving a car*", there are things we need to do in the Digital World. This is not to scare you anymore than the list for driving is to stop you from enjoying using your car.

We want you to know YOU can follow some guidelines to stay safe and enjoy all the possibilities that the Digital world has to offer.

What Do We Mean by "*Cyber*"?

Some Definitions

- "Cyber" is a term used to define all electronic communications and computer based activities both personally and business.
- "Cyber" is used with other terms:
  - Cyber Space: Basically that is the Internet.
  - Cyber Crime: Attacks on computers - personal or business
  - Cyber Security: Protecting from attacks.

Cyber World – Rapid Growth!

- World Wide Web was invented in 1989 – 1st website in 1991. Today there are more than **1.2 billion websites**.

- Data volumes online will be **50 times greater in 2020** than they were in 2016.

- Smart devices that communicate wirelessly will explode from 6 billion 2016 to a projected **30 billion by 2020**.   IoT (Internet of Things)

- Wearable Devices - 310 million – 2017   **500 million - 2021**

- World will need to cyber protect **300 billion passwords** globally by 2020.

- By 2020, **90 percent of cars will be online**, compared with just 2 percent in 2012.

https://cybersecurityventures.com/hackerpocalypse-cybercrime-report-2016/

SO HOW BIG IS CYBER CRIME?

- Cybercriminals now on FBI's most wanted list

- Identity theft impacts 60 million Americans

- U.S. government to spend $15 billion on cyber security — and then some

- The United States is No. 1 for targeted attacks

CYBER CRIME TO COST

$6 TRILLION BY 2021

In the 2017 **Official Annual Cybercrime Report**, it's estimated that cyber crime will cost $6 trillion annually by 2021. In 2015, that figure was $3 trillion. Cyber crime is now becoming more profitable than the global trade of illegal drugs!

according to Cybersecurity Ventures

So, Who is Affected?

- **EVERYONE!**

- WE ARE ALL JUST FLOATING IN THE CYBER SEA – EVEN IF WE DO NOT USE A COMPUTER OR SMART PHONE, OUR BANKS, THE GOVERNMENT, PLACES WE SHOP, MEDICAL RECORDS, WHEN WE BUY A HOME – ALL THE TRANSACTIONS ARE DONE IN CYBERSPACE WHICH PUTS US IN CYBER SPACE.

- **COMPUTER, SMARTPHONE, TABLET: USE THE VERY SAME CAUTIONS**

So Who is Targeting You?

- Organized criminals or criminal groups
- Professional hackers - either malicious or not
- Amateur hackers
- Government sponsored groups

"The identity I stole was a fake! Boy, you just can't trust people these days!"

GLASBERGEN

https://www.nibusinessinfo.co.uk/content/reasons-behind-cyber-attacks

"There are only two types of companies:
those that have been hacked,
and those that will be."

Robert Mueller
FBI Director, 2012

How **Should** You Handle Passwords?

- #1 **Use Strong Passwords** – REAL ONES!! – Keep updated.

- Have a **Safe Strategy** for keeping Passwords.

- Consider using **Password Keeper** Software.

- Use **Biometric Security** (Finger Print, Facial) if an option.

- Use **Dual Authentication** (Password & Text) if an option.

Virus & Malware

- ## What are They?

  - Virus piece of code that is capable of copying itself

  - Malware, **Mal**icious Soft**ware** is an umbrella term that stands for a variety of malicious software

- ## How do you get them?

  - Downloads

  - Emails

  - Bad links

https://blog.malwarebytes.com/101/2015/09/whats-the-difference-between-antivirus-and-anti-malware/
https://us.norton.com/internetsecurity-malware-what-is-a-computer-virus.html

Virus & Malware – How Do You Prevent?

- No one technology can catch everything, which is why security experts recommend a layered approach.

- Best bet:

  - Use an **Antivirus program** to catch the classic threats **and** an **Anti-malware program**

  - Also use an **Anti Ransomware** program – this is the latest way lock you out by encrypting – until you pay.

Anti-Virus, Anti-Malware, Anti-Ransomware

Each is a different type of attack

- some just to cause trouble
- some to steal information
- some to steal "YOU".

Therefore -   important to <u>constantly update</u> the anti-virus, anti-malware and anti-ransomware software on a computer because computers are regularly threatened by new types of attacks.

These updates contain the latest files needed to combat new attacks and protect your computer.

So What is Phishing?

- Uses disguised email as a weapon.
  - **Goal is to trick the email recipient** into believing that the message is something they want or need
  - and to click a link or download an attachment.
- The attackers masquerade as a **trusted** entity of some kind, often a real or plausibly real person, or a company the victim might do business with.
- It's one of the oldest and widespread type of cyberattack
  - messages and techniques becoming increasingly sophisticated.
- On Cell Phones it can be a call – but it is still Phishing

Increasing Chances of Getting "Hooked"

Frequently Enter Online Contests
    Lots of info, what you like: Travel, Car & you believe in luck

Mail in Warranty Cards
    Lots of info, manufacturer may sell that

Fill Out Lots of Surveys
    Lots of info to sell: what you like, what you own, what you want to do

Share Personal Updates on Facebook
    If you tell "Friends" you are going out, may as well just leave your Front Door Open

Live in the USA
    Many Public Records, where you live, criminal records, census data

Toss Mail Without Shredding
    People WILL go thru your garbage to get information they can use or sell

Obituaries
    Information including Family as well as you are now available

From: Amazon <management@mazoncanada.ca> on behalf of 05/01/2014 7:55 PM

not an Amazon email address (note the missing A in Amazon)

To: @sheridanc.on.ca
Cc:
Subject: Suspension

1

amazon.com

2

Dear Client, ← Generic non-personalized greeting

We have sent you this e-mail, because we have strong reason to belive, your account has been used by someone else. In order to prevent any fraudulent activity from occurring we are required to open an investigation into this matter. We've locked your Amazon account, and you have 36 hours to verify it, or we have the right to terminate it.

To confirm your identity with us click the link bellow:

https://www.amazon.com/exec/obidos/sign-in.html

3

Hovering over the link reveals it points to a non-Amazon site - "http://redirect.kereskedj.com"

Sincerely,

The Amazon Associates Team

© 1996-2013, Amazon.com, Inc. or its affiliates

From: Wells Fargo <no-reply@wfar.com>
Subject: We have temporarily restricted your online account access.
Date: December 4, 2014 at 1:09:11 PM EST
To: pkz0@lehigh.edu

WELLS FARGO

Dear pkz0@lehigh.edu ,

Your account has been temporarily limited.

To restore your online account access, please
confirm your details on file with us.

For confirmation, please click the link below:

Sign On to Wells Fargo account

We apologise for any inconvenience caused.
Thank you.

Close to Home – HOA this Year!

From: **Ellen Fox** Ellenfox@gmail.com
Subject: **Payment Request**
Date: **Jan 22, 2019 at 11:47:30 AM**
To: **Lmk707@gmail.com**

Hi Linda,

How are you doing! Please I need you to set up a bank transfer of $5,620.00 for a payment today, let me know if you can handle this right away so I can send you the bank info.
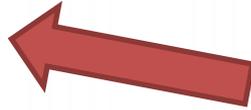
Thanks.
Ellen

Sent from my iPad

Close to Home – HOA this Year!

From: **Ellen Fox** Ellenfox@gmail.com
Subject: **Payment Request**
Date: **Jan 22, 2019 at 11:47:30 AM**
To: **Lmk707@gmail.com**

Hi Linda,

How are you doing! Please I need you to set up a bank transfer of $5,620.00 for a payment today, let me know if you can handle this right away so I can send you the bank info.

Thanks.
Ellen

Sent from my iPad

What to do about Phishing

- **NEVER** follow an e-mail Link or a Phone Call, or Text.

- If notified by e-mail of a problem or request for information, go to the website (such as your bank) or call the customer service and ask if they sent you a message and what it is about. They have you information and will only ask for verification like the last 4 digits of your SS Number or birth date, this is done to make sure they are speaking to the proper person.

- Add your Phone Number to "The National Do Not Call Registry" use Cell Service Provider "Call Blocking App" or others like "Norobocall"

What do you do if you suspect Criminal Activity?

- It's generally recommended that you <u>contact the police</u>.

- If your device is infected with ransomware — you should <u>never pay the ransom</u>.

- Even if there's little the police can do, they'll be able to make note of the crime. This can help to determine the scale of the cyber attack and <u>help law enforcement</u> agencies get the information to the public.

https://us.norton.com/internetsecurity-malware-ransomware-5-dos-and-donts.html
https://www.fbi.gov/investigate/cyber
https://www.psafe.com/en/blog/law-enforcement-fighting-ransomware/

Financial Matters

This is where "The Dark Web" thrives

- Targets of The Dark Web:
- Banking
- Credit & Debit Cards
- Credit Monitoring
- Social Security
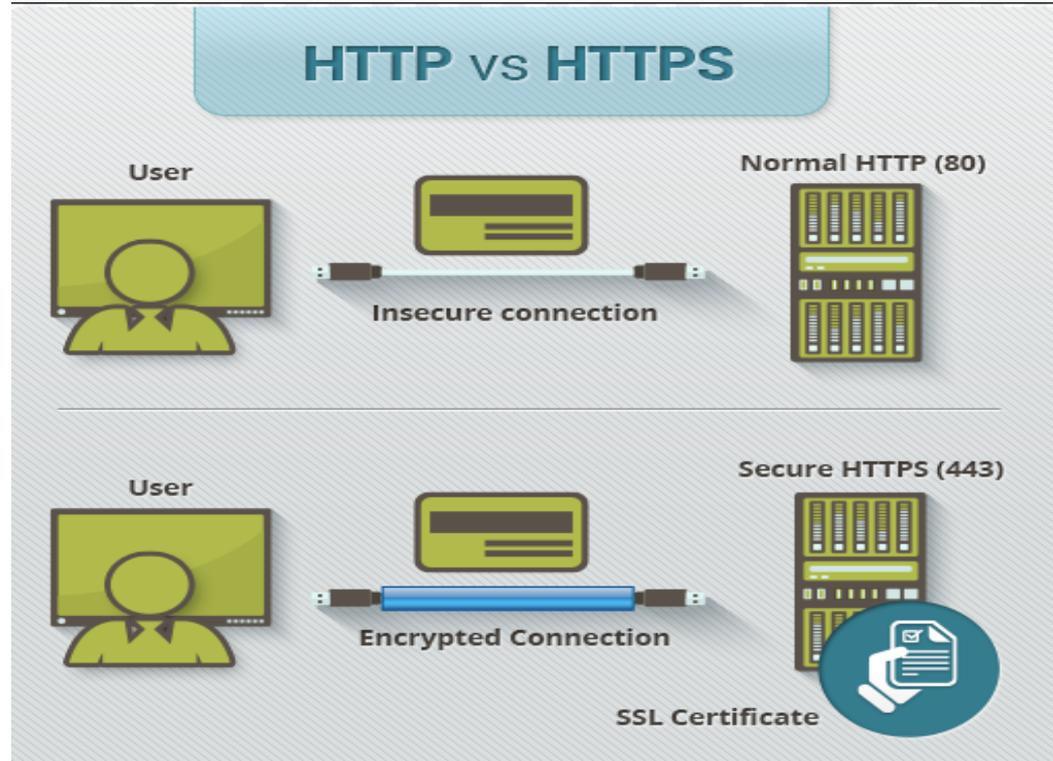- ID Theft

The Dark Web

- **The Web or Internet** most everyone uses is an open, easily searched network of people, places and information. We just "Google" it, and there, whatever we want is on our screen.

- **The "Deep Web"** is special part of the internet that businesses like Banks, PayPal, Social Security, and government use to transact business and only by knowing some exact address can someone access those who use it. A "Google" search won't find anything.

- **The "Dark Web"** is like the "Deep Web" in that special software is needed to gain access, but unlike the "Deep Web" it is filled with hackers and thieves. They set up shop like an open air Bazaar selling your full ID (SSN, mother's maiden name, full history) for as low as: $2.95 Your whole life is worth $2.95. (bitcoin – no traceable dollars) Guns, drugs, children, hit men, you name it - all for sale in the Dark Web.

https://www.aarp.org/money/scams-fraud/info-2018/what-is-the-dark-web.html

What is "HTTPS" and Why Should I care?

Hyper Text Transfer Protocol Secure (HTTPS) is the secure version of HTTP, the protocol over which data is sent between your browser and the website that you are connected to. The 'S' at the end of HTTPS stands for 'Secure'. It means all communications between your browser and the website are encrypted.

**Helps to prevent hacker attacks that are based on eavesdropping**

Banking

- Check your accounts regularly – at least weekly.

- If your Bank offers alert monitoring – enable it so you know when there is a posting and can react promptly.

Credit Cards and Debit Cards

- Set up Alert monitoring. Setting the alert amount to $0.00 will alert you to every charge

- Inform Credit Card companies before you travel – especially International.
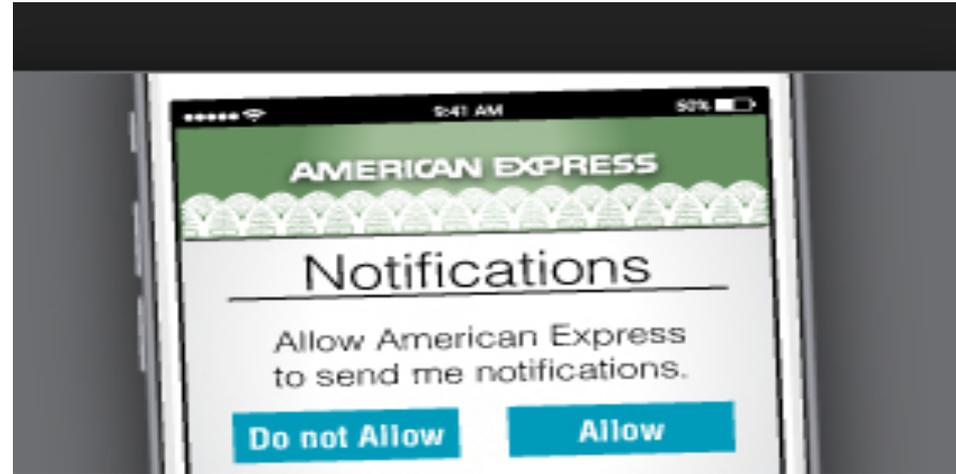
Using your Phone to Pay

Samsung Pay

Apple Card Coming This Summer

Watch the

Card

9:41

mastercard

TellicoLife is committed to providing you with a secure online experience that protects your confidential information

- We minimize the information about you…
    - Name
    - Address
    - Phone
    - Email
- Credit card information is never stored on *TellicoLife*
- Three Layers of Security & Privacy
    - Memberclicks platform
    - *TellicoLife* Privacy Policies & Practices
    - Credit Card Security

Memberclicks Platform

MemberClicks

- We license *TellicoLife* from **memberclicks.com** , who provides association management software to over 1,900 clients for 20+ years

- Hosted entirely on Amazon Web Services, the world's leading public cloud vendor

- Provides the very latest technologies, premium security and performance

- 24x7 security monitoring of firewalls by certified security technicians

- SSL encryption using modern TLS standards

- All hardware and services are located in a secure data center, with multiple security checkpoints, close circuit television and network infrastructure security.

- Access to private areas of *TellicoLife* requires username and password and transmit, transmitted securely

- Login sessions time out after 60 minutes of inactivity; Forms timeout after < 10 minutes

aws

For additional information about Memberclicks Security and Privacy

www.memberclicks.com/memberclicks-security-policy

TellicoLife Privacy

- Your profile is **NOT** available to the public

- Other TellicoLife users can only see your name and picture (if you choose)

    (not your address, email or phone)

- Only your club/organization will use your TellicoLife email
    - *TellicoLife* will not email blast all members
    - Your profile is not available to other clubs for use

- If you are a member of HOA/NV/TVCUC, the board, FLS and event coordinators have access to your email, phone and address for club business only.
    - Those with access sign a confidentiality agreement before receiving privileged access

View our full privacy policy on www.tellicolife.org / about us

Credit Card Security

- Your credit card info is never stored on TellicoLife

- It is sent as an encrypted transmission to Payscape, a leading credit card processor

- Memberclicks & Payscape maintain PCI compliance, the highest standard of security in the credit card industry

- For information on PCI compliance, visit www.memberclicks.com/pci

Credit Bureaus

- Credit bureaus collect and maintain consumer credit information then resell it to other businesses in the form of a credit report.
- There are three major credit bureaus: Equifax, Experian, and TransUnion. When creditors and lenders check your credit, they'll very likely to check your credit with one or all three of these credit bureaus.
- All three of the major credit bureaus are publicly-traded, for-profit companies—they're not owned by the government. The government does, however, have legislation—the Fair Credit Reporting Act (FCRA)—that regulates how these and other credit bureaus can and must operate.

What do Hackers get from Credit Bureaus

- Your most **personal information** — home address, Social Security number, etc. — has likely been hacked as one of the 143 million American consumers whose Equifax credit files were breached.

Suggestions:

- Check your Credit Bureaus frequently for activity.
  These are "Soft Pulls" and don't usually affect credit scores.
- Consider placing a "Lock" or a "Freeze" in all 3 Bureaus.

- **LOCK:** Allows for placing or removing a lock on your Credit Bureaus – each is separate –
  so that new credit cannot be made without your consent.
  This can be done using mobile devices to aid obtaining credit, for example a new car, as needed then shut off.
- **FREEZE**: Freezing shuts of the ability to add a new account until the Freeze is lifted on all Credit Bureaus. A Freeze can be placed free of charge. It is fast to place a freeze, but can take time to Un-Freeze. "On the fly" like a Lock is not possible.

- **Which One?** Both shut off credit to protect, but the FREEZE has additional state mandated rules while the Lock is regulated by the Bureaus.

Freeze Your Credit Bureaus by Phone

Freezing Your Credit Report at Each Credit Bureau

Visit each credit bureau's site to get more information about placing a security freeze on your credit report.

- Equifax: Freeze Your Equifax Credit Report, 1-800-685-1111 (NY residents 1-800-349-9960)

- Experian: Freeze Your Experian Credit Report, 1-888-397-3742

- TransUnion: Freeze Your TransUnion Credit Report, 1-888-909-8872

Note that credit bureaus may experience high call volumes and web traffic after major data breaches and other widespread identity attacks. You may experience long phone wait times and even have difficulty accessing the credit bureau online security freeze forms during these times.
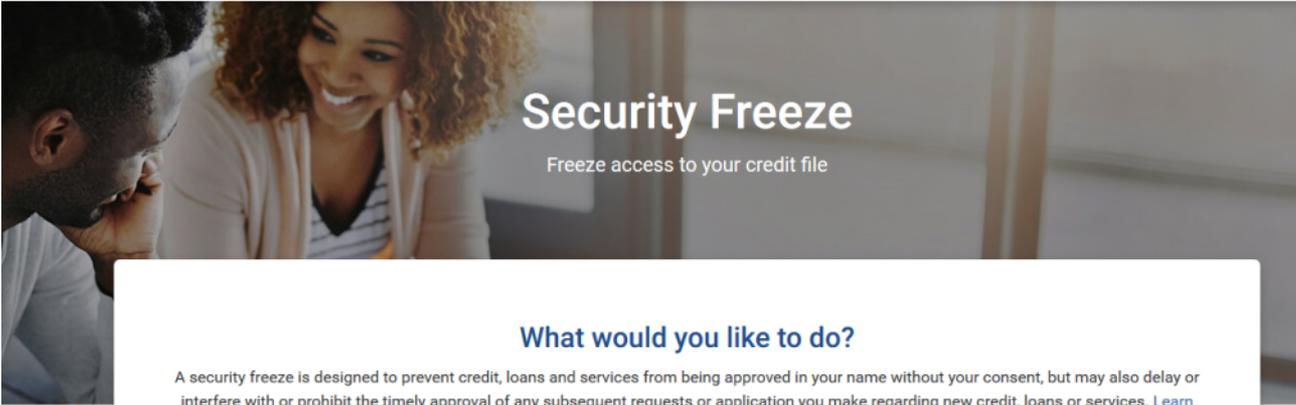
Online Credit Bureau Security Freeze - Typical

All 3 Bureaus allow Online Freezing and Un-Freezing.

Keep the PINs In a Safe place!!

You will need them To Un-Freeze

On the go, you can use a Smartphone or Tablet to Un-Freeze easily, like at a Car or Boat Dealer.

When You Need to Contact the Credit Bureaus

- You have a right to view your credit reports and you're entitled to order a **free** report from each of the major credit reporting agencies once each year.

- Just visit AnnualCreditReport.com to make the request. You can also get a copy of your report at no charge if you've been turned down for credit, but you have to make the request within 60 days.

Take Aways: Basic Safeguards

Consider:

- **Freeze your Credit Bureaus** so no new credit can be opened without you knowing. This also limits credit checks. This puts YOU in control.

- **Monitor ALL your accounts** so you know when and what transactions are taking place. This puts YOU in control.

- **Use Strong Passwords –or- Use a Password Manager** this is the easiest way to create a unique, random password for each site. If someone does get a password, it will only be to a single site. This puts YOU in control.

Other Popular Scams

IRS Tax Scams

- Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone, or email to set up individuals, businesses, payroll and tax professionals.

- The IRS doesn't **initiate** contact with taxpayers by email, text messages or social media channels to request personal or financial information.

https://www.irs.gov/newsroom/tax-scams-consumer-alerts

IRS Contacts

- The IRS **initiates most contacts through regular mail** delivered by the United States Postal Service.

- However, there are **special circumstances** in which the IRS will call or come to a home or business, such as when a taxpayer has an overdue tax bill, to secure a delinquent tax return or a delinquent employment tax payment, or to tour a business as part of an audit or during criminal investigations.

- Even then, taxpayers will **generally first receive several letters** (called "notices") from the IRS in the mail.

The IRS does not:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail a bill.

- Demand that you pay taxes without the opportunity to question or appeal the amount they say you owe.

- Threaten to bring in local police, immigration officers or other law-enforcement to have you arrested for not paying. The IRS also cannot revoke your driver's license, business licenses, or immigration status. Threats like these are common tactics.

Social Security Scams

- **<u>SSA imposters are surging!!</u>**

- How can you spot SSA imposters?

  - They [often use robocalls](#) to reach you, then launch into a story aimed at tricking you into giving them your money, your Social Security number (SSN), or both. They may say your SSN has been suspended and you need to confirm your SSN to reactivate it. Or, they may say your SSN has been involved in a crime and your bank account is about to be seized or frozen, but you can protect your money if you put it on a gift card and give them the code. **Never do that – your money will disappear.**

- If you get one of these calls, remember – the real SSA will **<u>never</u>** contact you out of the blue or tell you to put money on a gift card or, for that matter, visit a Bitcoin ATM, or wire money. If your caller ID shows a number that looks like it belongs to the SSA, [don't trust the number](#) – scammers fake their caller ID all the time. If you're worried, hang up and call the SSA yourself.

https://www.ssa.gov/phila/scams.htm

Medicare Scams

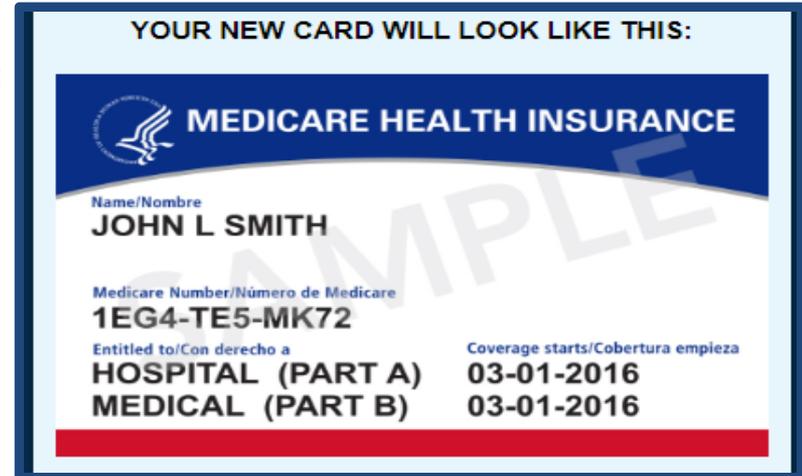- **By now everyone should have received their new Medicare Cards.**
    The new card will have a new Medicare Number that's unique to each person instead of their Social Security Number.

- **Watch out for scams**
- Medicare will never call you uninvited and ask you to give personal or private information to get your new Medicare Number and card.
- Scam artists may try to get personal information (like your current Medicare Number) new card.
- If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal information, hang up and call 1-800-MEDICARE (1-800-633-4227).

YOUR NEW CARD WILL LOOK LIKE THIS:

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a   Coverage starts/Cobertura empieza
HOSPITAL (PART A)   03-01-2016
MEDICAL (PART B)   03-01-2016

Conclusion
YOU need to Help Keep YOU Safe

- Guard your Personal Information - Use Strong Passwords

- Be careful on-line – Be cautious of posting Information on Social Media

- Be careful when info requested – others are trying to get you to give them information

- Follow safe "computer" use methods – up to date software

www.hoatv.org

Resources

Tellico Village COMPUTER USERS CLUB

Neighborhood Watch

TELLICO VILLAGE
Center for Lifelong Learning
University

Meet

Monroe County Friends of Animals

Keith Sanderson, MCFA Board Member

A Partnership
Monroe County Friends of Animals and the Monroe County Animal Shelter

- **Monroe County Animal Shelter**

  – The Monroe County Animal Shelter is operated by Monroe County. They are responsible for providing the facilities and staff to operate the shelter.

- **Monroe County Friends of Animals (MCFA)**

  – Is an independent non-profit organization, dedicated to improving and saving the lives of homeless and abandoned cats and dogs. MCFA provides food, clinical care, and animal rescue support and volunteers.

  It also is the leading force in
  Replacing the current shelter.

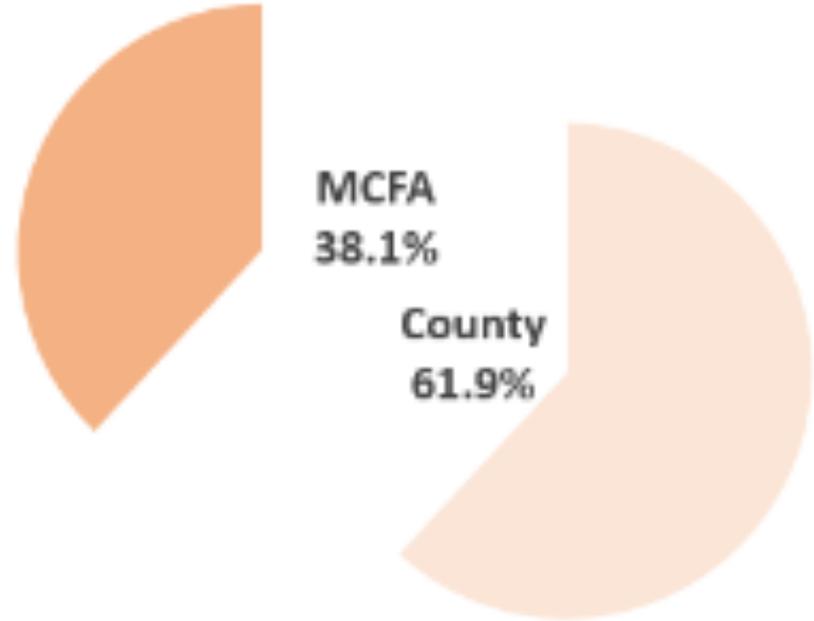# Brief history of Monroe County Friends of Animals

CREATED IN 2004

CONSULTED WITH THE COUNTY'S GOVERNING BODY AND ENTERED INTO NEGOTIATIONS WITH THE MONROE COUNTY GOVERNMENT REGARDING THE NEED FOR AN ANIMAL SHELTER..

THE SHELTER WAS APPROVED BY A NARROW COMMISSION VOTE AT THE END OF 2004.

What Monroe County Friends of Animals contributes to the operation of the shelter

Each year it provides between 33 percent and 40 percent of the annual operating costs of the shelter

MCFA
38.1%

County
61.9%

Success is measured in lives saved!

Over an estimated 25,000 lives of cats and dogs have been saved since the founding of Monroe County Friends of Animals.

And for every cat or dog saved, you can bet there is at least one happy human.

THE CURRENT CHALLENGE

An antiquated animal shelter in need of replacement.

- The existing structure is too small and deteriorating. Less than desirable conditions for animals at the shelter.

- The property is leased and it is inevitable that the shelter will have to move at some point in the future.

The Dream! A modern up-to-date shelter

Where we are in achieving the dream!

- Building site is purchased.
- Building fund established and approximately $350,000 set aside.
- Preliminary designs completed.
- Negotiations with county underway.

What we need to achieve the dream!

- Volunteers

- Donations

Bookkeeping
Thrift Store
Communication
Clerical
Grant writing
Planning
Grant Writers
Social Media
Fundraising
And more!

Monroe County Friends of Animals Needs You!

Visit our website @
www.monroecountyfriendsofanimals.com

Go Home

Volunteering: Contacts

Donate

Please complete the Volunteer Application (on the Volunteering/Forms tab).
Mail the application to:

Monroe County Friends of Animals
(MCFA)
P. O. Box 106
Vonore, TN 37885

Monroe County Friends of Animals Website:
www.MonroeCountyFriendsofAnimals.org

Questions? Want to volunteer or make a donation? Have a question about the future?

See Walt Marshal or Me after the meeting.

Thank you.

Mark Your Calendar

HOA 30th Anniversary Celebration

1 June 20th "30 Years of Volunteerism"
  – 4-6pm Community Church of Tellico Village
  – You won't want to miss this **interesting** and **fun** filled look back at the history and people of Tellico Village. Many special guests and videos with some surprises along the way!

2 Aug 8th - dinner, music & dancing at the Yacht Club

If you have a question or comment, please raise your hand
and ushers will bring a microphone to you.

Thank You