## Westbury Village News

Fall Newsletter 4th Quarter 2020

# **Tips for Protecting Your Identity during the Holidays**

Identity theft is a problem any time of the year. But, while consumers are focused on giving during the holidays, crooks are focused on taking. If there's one thing consumers don't need, it is dealing with identity theft during the holidays. The National Foundation for Credit Counseling (NFCC) offers the following tips to help consumers protect themselves during the busy holiday season:

## **Board Meeting Information**

Meetings are usually held at the Clubhouse on the 2nd Monday of each month at 6 PM. All interested homeowners are encouraged to contact the Community Manager prior to the meeting to verify meeting time, place and date in case of any changes.

- Be aware of your surroundings. Sidewalks and malls will be crowded, and shoppers will be distracted—the perfect combination for a pickpocket. If someone bumps into you, don't assume it was an accident. Women should clutch purses closely at their side or in front of them with the wallet hidden at the bottom. Men should stow wallets in an inside coat pocket.
- Don't carry large sums of cash. Charge your purchases or use a debit card. Just remember that credit cards offer some protections that debit cards don't. When you use a credit card, you can dispute a purchase before paying for it. With a debit card, the money is removed from your account at the time of the purchase. A thief can wipe out your checking or savings account before you ever realize the theft has taken place.
- Guard your PIN number at the ATM. Be aware of anyone lurking around the ATM, and if someone is standing too close, simply ask him or her to step back. Thieves can also install devices that read your information at the ATM without you knowing it. If you notice anything unusual about the ATM, use a different one, and report what you've seen to the bank.
- Don't let your credit card out of your sight. Unscrupulous clerks or waiters can copy your card information or swipe your card into a second card reader and later make a new credit card for themselves. Worse yet, they can sell your information to an organized crime ring.
- Keep up with all receipts. Not only will you need them to make returns easily, but crooks are very interested in stealing the information they contain. Never stuff the receipts into your car visor or leave them exposed in any way.
- Open your credit card statements as soon as they arrive. Check the bill for any unauthorized purchases. Even better, keep a watchful eye on your accounts by going online and reviewing your accounts each week. If you notice anything out of the ordinary, report it immediately to your bank. Doing so will likely remove any payment responsibility you might have for fraudulent purchases.

## Community Manager Contact Information

John Morway (614) 488-7711 extension 564 If you call and get the welcome greeting you may immediately press the first three letters of John's name (JOH or 564) to reach his extension.

#### Emergency (614) 722-7007

Call this number if you need to report an emergency. An emergency is when there is immediate danger to life or property, or suspension of services.

Remember to say your unit number, and that you are calling from Westbury Village!

- Secure all personal information even while at home. Unfortunately, many times an ID thief is someone we know. During the holidays, you may have guests in your home. Remove temptation by putting personal information out of sight.
- Make copies of your credit cards. Copy both sides of all your cards. If you lose your wallet, you'll have easy access to all of your account numbers and phone numbers, allowing you to alert your bank immediately.
- Lighten your wallet. Remove anything from your wallet that you don't absolutely need.

For more information and tips about identity theft visit NFCC at <a href="https://www.protectyouridnow.org">www.protectyouridnow.org</a>

## **Board Meeting Notes**

A summary of the actions taken by your Board of Directors

Jul. Approved

Various modification requests from unit owners.

Aug. Approved

No motions were made.

Sept. Approved

Various modification requests from unit owners.

## **Annual Meeting**

Once a year all the members of Westbury Village Condominium Association are invited to come together for a "State of the Union" report, and to vote for who they want to represent their interests on the Board of Directors.

This meeting will be held on Tuesday, December 1, 2020 at 6:00pm and you, as the owner of a unit in The Westbury Village Condominiums, are invited to attend. A notice with more detailed information will be mailed out about three weeks before the meeting, along with a proxy form, which you can fill out if you are not able to attend and give to someone else to represent your interests.

Have you thought about taking a turn on the Board? If you haven't, you should consider these reasons:

#### It's your right and privilege to run.

When you bought your condominium you also bought the right to run for the Board. Only unit owners may serve on the Board of Directors. Only unit owners have the right to have a hand in their own governance.

#### Protect your investment.

The decisions the Board makes have a profound impact on the financial well-being of the community. They decide on the specifications of the Lawn Care contract and which company to use, which impacts the 'curb appeal' of the community. They make decisions with regard to the management of the Association's finances and long-term planning. All these factors affect the value of your home.

#### It can be an enriching experience.

Serving on the Board will expose you to a breadth of experience not matched anywhere else. In what other context will you review asphalt specifications, CD rates, FCC regulations, Fair Housing Act requirements, and the best product to melt ice on concrete (hint: it isn't salt), and all this in the course of a single Board Meeting!

There will be two positions available at this year's annual meeting.

\*If this meeting is postponed, you will be notified by U.S. Mail.

## **Stray Cats**

There is an influx of stray cats in the community. If you own a cat, it needs to be in your home. The feeding of stray cats is strictly prohibited, as it encourages them to stay. Not only are they becoming a nuisance by ruining owners patio furniture and flower beds, but the feeding of strays can also bring in raccoons, rats and other unwanted vermin.

#### **Trash Collection**

- 1) Trash containers may be set out only after 5:00 PM on the day preceding collection.
- 2) Containers may be put away as soon as possible and no later than 9:00 PM the day of collection.
- 3) All trash for collection must be set out at the main street next to the curb. Heavy garbage trucks driving or backing into the side drives and over curbs may cause damage that the Association will have to repair.
- 4) Residents are responsible for cleaning up trash spillage from their containers due to overflow.
- 5) Trash containers must be kept inside the garage or in a designated spot within the limited common area that is hidden to traffic or passer-byers.

## **Friendly Reminder**

The following items shall not be displayed, hung or exposed on windows, entryways, or

outside the unit: Clothes, clotheslines, signs, canopies, awnings, inflatable decorations, bedding, or television antennas.

