

# Cattails

### For the Retired Public Employees of San Joaquin County

Member of CRCEA (California Retired County Employees' Association)

August 2018 Volume 20 Issue 2

rpesjc@gmail.com www.rpesjc.org

Office: (209) 466-8556

# PRESIDENT'S MESSAGE - by Bill Mitchell



irst of all, I want to express my gratitude for the heartwarming support received in response to my column in the last newsletter, in which I disclosed my cancer journey. A sincere "thank you" for cards, texts, emails, and posts on the caringbridge.org web site. Support

from friends and family is what keeps me moving forward. I continue the long road to healing from the treatment regimen and am feeling much better. I hope to be back doing many of my routine activities by the end of the year.

There is other coverage of our recent annual picnic in this newsletter and on our web site, but I wanted to take this opportunity to express appreciation for what it takes to put on an event of this magnitude. In addition to the months of planning and preparations, all of the Board members (and in some cases, spouses) haul supplies to the park, arrived at 9:00 am to set up and decorate the venue, receive and register attendees and guests, conduct the raffle and distribute prizes, and stay late to clean up. There are additional volunteers such as June Okubo, just to name one, who routinely offers to help with the registration process and wherever other assistance is needed. Michael Duffy, CEO, and Frank Feng, CFP with the Financial Center Credit Union generously donate multiple gift baskets, VISA cards, and one of the grand prizes. Marie Quilenderino does a sensational job over several weeks acquiring and packaging the raffle prizes. Trish Huarte-Pechan, a fellow County retiree, has donated for many years a case (12 bottles) each of red and white wines from her and her husband's Miramont winery. The Sheriff's Office provides the Color Guard, who present the flags and stays for the entire event to help pass out the raffle prizes. A retired Deputy Sheriff, Bill Dunn, volunteers to sing the National Anthem. RPESIC member George Hong is our event photographer. On behalf of RPESJC, I

want to thank you all for contributing to make this a truly delightful opportunity to enjoy time with our friends and former colleagues.

After interest was applied to the Post 82 Supplemental Benefit Reserve, there were sufficient funds to temporarily resume payments for two months. Affected members received their Post 82 supplement in July and August. The class action lawsuit is still grinding its way through the legal system. Members will be kept informed when there is any new information to share.

Joseph Chelli has agreed to be our legislative liaison. The California Retired County Employees Association (CRCEA) monitors all legislation that may pertain to public pensions, and advocates to maintain our defined pension benefits. Joe will receive regular updates from

Continued on Page 3

# **Inside This Issue**

Activities Report
Travel Club Anyone? 3
CRCEA Santa Barbara Conference Report 3
August Trivia
New RPESJC Members 4
New Retirees
August Trivia Answers 5
Dates to Remember 6
Members Financial Services 6
In Memoriam 7
New Three-Year Terms for Board Members 7
Financial Center Credit Union 8

# **ACTIVITIES REPORT — By Carol Carson**



SAN FRANCISCO GIANTS GAME:

ake me out to the ballgame—bus me to AT&T park! Get me some good seats with fantastic food and drinks; it's all good! With two bus loads of retirees and guests we hit the park in good cheer on April 11,

2018. The weather was fair to good with some gusts of cold wind, but our savvy group was prepared. Unfortunately, the Giants lost to the Arizona Diamondbacks who dominated the game, beating the Giants 7-3. We took it all in stride and had a great time.

We had 2 spunky bus drivers, Reggie and Crystal, on the round trip providing commentary. Lively bingo games were played on both buses, going and returning home. Bingo winners received lunch gift certificates and were: three guests: Laura Bainbridge, Len Billings and Linda Gombert, and five members: Teresa Smith, Denese Kozina, Jack Dong, Charles Caedy and Gloria Maes.

Thanks go to Scott Onweiler, Jerry Herrmann, Peter Mullen, Joni and Jim Cannon, Helen and Jack Dong, Denese Kozina, Anita Garcia, and Carolyn Pometta.

### **ANNUAL PICNIC:**

On June 16, 2018 approximately 260 County retirees and their guests arrived at Micke Grove Park to enjoy the lunch and reminisce with their fellow workers. The weather was excellent, but we had some glitches getting started, with a short delay when the park's loud speaker equipment failed. Resorting to a hand-held megaphone and moving in closer to the group enabled President Bill Mitchell to make himself heard. The festivities then got rolling and our group enjoyed generous servings of delicious food and beverages.

Attendees' names had been written on the back of the raffle tickets placed in the hopper, which came in handy in calling out the winners by name instead of by the traditional method of calling out the ticket numbers. Coleen Evans won the \$100 cash prize donated by RPESJC. RPESJC also raffled off four additional cash prizes of \$25. Financial Center Credit Union donated another \$100 cash prize, as well as three \$25 cash prizes which were raffled.

Thanks go to Sheriff Steve Moore and the Sheriff's Honor/Color Guards, to Frank Feng and his Assistant Tamara Langenfeld for their attendance and prizes, to Financial Center Credit Union President Michael P. Duffy for his attendance and the prizes provided, and to Trish and David Pechan for their donation of wine from their winery as prizes.

It takes a lot of people to put this together and carry it out. Thank you to: June Okubo, Lois Sahyoun, Jim and Joni Cannon, Joe Chelli, John Drummond, Bessie Graham, Jerry Herrmann, Pat Lynch, Scott Onweiler, Sally Tanaka, and Adrian Van Houten (for processing the monies).

### **SANTA CRUZ FOLLIES:**

The Santa Cruz trip for lunch and to see the Follies is on September 12, 2018. There are still tickets available so make sure to make your reservation and deposit soon.

### PRESIDENT'S MESSAGE CONT.

CRCEA, and periodically write articles for this newsletter to keep you informed of issues that may be of interest.

Joni Cannon and Bessie Graham are hard at work to bring RPESJC somewhat into the digital age. The RPESJC website has been updated, progress has been made toward compiling a member email database, and a formal records retention policy is being developed. Work, started by Joe McKee, will continue to scan and store records electronically. Hopefully, much of the old paper clutter in the office can be eliminated and properly shredded.

Finally, an article appeared in the February issue of Cattails in which we thanked Dick Callistro for his contributions and instrumental service as a Board member to making RPESJC the organization it is today. He was quite touched by the tribute and reached out to me personally and to the Board as a whole to thank us for the recognition. Dick Callistro passed away shortly after midnight on Saturday, June 9, 2018. Our sincerest condolences to his wife Alice and their family. ❖

### **TRAVEL CLUB ANYONE?**

any of us enjoy traveling and have joined tours of perhaps 16-40 people with one of the many travel companies available. RPESIC wants to know if you are interested in starting a "travel club" so that a group tour would just be with RPESIC members (and other family members and friends). It would work something like this: ideally, one of the interested members would be willing to take the lead and call a meeting of other interested RPESJC members. The group would look at the over 175 tours available through EF GO AHEAD TOURS and decide where they would like to travel. There are options in the U.S. and Canada, Latin America, Asia, Australia, and New Zealand, and more. The group leader would work with a travel coordinator with EF GO AHEAD TOURS who will handle all the arrangements. A tour will be a "go" if there are as few as 7 people. For those who are experienced group travelers, we know that these trips - with airfare - can cost up to \$7,000 - \$10,000 per couple, or more. The tours for RPESJC would be discounted, and there are further subsidies the more people who are on them.

If this concept of a travel club interests you enough to attend a special meeting and commit, such as with a deposit, to a group tour, please email or call the RPESJC office. If sufficient numbers of members respond, you will be contacted about a meeting date.

# **AUGUST TRIVIA**

- 1) How many times (other than the title) is the word "Independence" used in the *Declaration of Independence?*
- 2) What is the cartoon character Popeye's dog's name?
- 3) Where does the Muppet Oscar the Grouch live?
- 4) Who was the first woman to be inducted into the Rock and Roll Hall of Fame?
- 5) Dendrophobia is the fear of what?
- 6) What is the name of the off-spring of a male lion and a female tiger?
- 7) Who has won more Academy Awards in his/her lifetime than any other person?

Answers on Page 5

# CRCEA SANTA BARBARA CONFER-ENCE REPORT—By Pat Lynch



hat a privilege it is to be the Delegate for San Joaquin County and share our County information and receive information from 19 other counties that attended. In addition to myself, Scott Onweiler served as the Alternate Delegate for this conference.

The programs were both informative and entertaining. The Keynote Speaker was Dan Adcock from the National Committee for the Preservation of Medicare and Social Security in Washington DC. The main issue of his talk was the President Trump budget proposed to cut Medicaid by \$1.4 trillion, cut Medicare by \$500 billion, and Social Security Disability by \$64 billion. The budget only received 35% approval. Congress rejected the budget as a 2/3 majority vote is needed from both houses. He stated that many Republicans are not likely to back debt recession that was proposed by the President. Mr. Adcock stated there are 59 million Social Security beneficiaries and 43 million of those are retirees. We must remember new resolutions have been proposed since April, so we will have to wait and see.

There was a panel discussion on how to build a better retirement association. Some ideas included employing an executive director to manage the association, or hiring a professional management firm. Most of the other suggestions are what we already provide to our members: trips, free lunches, newsletters, as well as our board members being active and engaged.

There were programs specific to retirees such as volunteering, which reminds us to keep busy and pay back with our skills and time. Suggestions included working with youth, join organizations such as Lions or Kiwanis, pack food boxes etc. There was a program about future "self-driving cars" and I have to say it was a little frightening to me. Good news is it will only be available in high end cars, but there must still be a driver inside the car. There was a presentation from Santa Barbara whose speaker suggested using a travel agent to help with overseas trips, cruises, airline regulations, help in foreign countries,

Continued on Page 5

# Pangratulations

# **Welcome NEW RPESJC Members!**

Name	Department
Mary Andres	*
Perry Andres	*
Tim Ankcorn	Retirement Office
Genevieve Austin	SJ General Hospital
James Avila	Correctional Health
John Bacon	Sheriff Department
Pamela Blankenship	Human Services
Victoria Boyett	District Attorney
Sharon Brooks	Superior Courts
Brian Buck	*
Richard Cabrera	Fleet Services
Doria Carpenter	*
Maria Castellanos	Worknet
Laurie Caswell	Hospital
Cleopatra Cayenne	Probation
Tallie Claypool	Retirement
Janis Corder	Human Services
Christopher Craven	Sheriff
Mary Dahl	Sheriff
Jimmie Deed	Sheriff
Earlemarie Dingel	Behavioral Health
Nancy Doody	*
David Duley	District Attorney

Damon Evans		Juvenile Detention
Robert Foppiano		Sheriff
Jonathan Gipson		Sheriff
Roselee Gipson		Health Care Services
Marcy Goldberg		SJ General Hospital
Yolanda Gombert		Child Support Services
Peggy Gordon		Behavioral Health
Steven Hahn		District Attorney
Cindy Herrera		SJ General Hospital
Richard Ketchie		Behavioral Health
Azra Khan		Behavioral Health
Shabbir Khan		Treasurer-Tax Collector
Terrance King		Agriculture
Liane Komure		Human Services
Cathleen Lesher		Information Systems
Julie Lopez		SJ General Hospital
Sheila Lucchesi		SJ General Hospital
Shawn Martinez		*
Rose Mohamad		Registrar of Voters
Rebecca Molina		Sheriff
Virginia Orihuela		SJ General Hospital
Dolores Prisock		District Attorney
Sandra Reyes		EEDD
Sandra Roderick		Probation
	4D . 1	1. 1 . 1

\*Retiree declined to give department name

<b>NEW RET</b> I	REES		
Name	]	Department	Years
Tim Ankcorn		Retirement	17
Genevieve Austin	,	SJ General Hospital	30
James Avila	]	Deferred	21
Anita Barboza	,	SJ General Hospital	21
Mary Blanco	,	SJ General Hospital	5
Edward Busuttil	]	District Attorney	28
Richard Cabrera	]	Fleet Services	28
Sandra Canary	]	Public Works	16
Guadalupe Carmo	na, Jr. l	Parks & Recreation	38
Marilyn Castor	I	Deferred	5
Laurie Caswell	, ,	SJ General Hospital	9
Cleopatra Cayenne	: J	uvenile Detention	17
Tallie Claypool	]	Retirement	12
Doris Cooper	]	Public Health	16
Janis Corder	]	Human Services	31
Diane Crittendon	, ,	Substance Abuse	19
Jimmie Deed	,	Sheriff	33
Earlemarie Dingel	]	Behavioral Health	22
David Drum	]	Public Works	19
David Duley	]	District Attorney	23
Damon Evans	J	uvenile Detention	21
Robert Foppiano		Sheriff	32

Jonathan Gipson	Sheriff	27
Roselee Gipson	Health Care Svcs.	32
Marcy Goldberg	SJ General Hospital	15
Gregory Goldman	Deferred	15
Yolanda Gombert	Child Support	24
Laurie Greenberg	California Childrens Svcs.	15
Morgan Groover	Deferred	6
Rosa Gutierrez	Human Services	39
Steven Hahn	District Attorney	18
Cindy Herrera	SJ General Hospital	15
Kim Hipp	SJ General Hospital	19
Lisa Hunter	Child Support	15
Mary Kelley	Treasurer-Tax Collector	16
Barbara Kennedy	Deferred	5
Terrance King	Agriculture	37
Liane Komure	Human Services	38
Rhonda Lefief	Assessor	36
Cathleen Lesher	Information Systems	41
Irene Lopez	Deferred	1
Julie Lopez	SJ General Hospital	25
Sheila Lucchesi	SJ General Hospital	35
Paul Mascovich	Deferred	4
Steven May	Deferred	13
Reuben Metzler	SJ General Hospital	37

### **NEW RPESJC Members Cont.**

Name	Department	
Maria Sanchez	SJ General Hospital	
Martha Sanchez	SJ General Hospital	
Karen Sangster	Sheriff	
Pam Schweitze	SJ General Hospital	
Stephen Taylor	District Attorney	
Adriene Thompson	SJ General Hospital	
Michael Thompson	Juvenile Hall	
Pilar Valeros	Hospital	
Carlos Villapudua	Supervisor	
Vicki Wagner	Treasurer-Tax Collector	
Bryan Walker	Probation	
Allet Williams	EEDD	
Mary Williamson	Agricultural 💠	

### HERE AND THERE EDITOR'S NOTE:

Cattails would like to publish some "Here and There" items about our members. If you have taken an interesting trip or have had an intriguing event happen recently please let us know so that we can share your adventure with our members. (We will accept 1 picture to be included.) You may send your information to us by mail at PO Box 8556, Stockton, CA 95208-0556 or email at rpesjc@gmail.com

### **NEW RETIRES CONTINUED**

Name	Department	Years
Patricia Mowry-Gresham	Superior Court	15
Cindy Ong	Public Health	24
Ruben Oropeza	SJ General Hospital	12
Loretta Parsons	Superior Court	14
Frances Pritz	SJ General Hospital	11
Sandra Reyes	EEDD	19
Martha Sanchez	SJ General Hospital	26
Mauro Sanchez	Public Works	13
Pam Schweitzer	SJ General Hospital	30
Siya Seung	Juvenile Detention	22
Evelyn Smith	Deferred	7
James Sooy	Substance Abuse	19
Jean Tabaco	SJ General Hospital	1
Michael Thompson	Juvenile Detention	23
Pilar Valeros	SJ General Hospital	31
John Vargas	Deferred	5
Firoz Vohra	Public Works	8
Jo Vonaspern	SJ General Hospital	48
Leslie Voyer	Behavioral Health	18
Bryan Walker	Juvenile Probation	4
Gloria Williams	Mental Health	15
Mary Williamson	Agriculture	34

# **CRCEA Conference Cont.**

and setting up tours. Airlines no longer pay agents. The caution was if you book yourself, the internet doesn't care if you come back safely.

Santa Barbara CERA shared with us the impact of the natural disaster they experienced in December 2017. The fire burned 31,000 acres in 24 hours all the way to the ocean. It continued through Ojai, Carpinteria, the canyons of Santa Barbara County to the Montecito area, where \$5-10 million-dollar homes were destroyed. Flooding started in January where 300-400 homes were lost. Many people had to be air lifted out, but there were still 19 lives lost. The flooding had a bigger impact than the fires. A lot of photos were shared and they are still fighting to recover.

The presentation on "In Search of Sleep" offered some helpful ideas. Is this a problem for you? It is suggested, you have early light exercise, light eating, cut back on social stimuli (shut off your phones), and cut back on alcohol before bedtime, as it interrupts your sleep cycle. As we age we have earlier sleepiness, shorter duration of nighttime sleep, increased daytime naps, increased night awakening, difficulty in sleeping with reduced daytime alertness, and change in sleep patterns. So, there you have it in a nutshell.

In addition to the presentations there were many breakaway sessions, where the counties shared information and the latest legislative news to bring back to their boards. It is a time well spent with the other 19 counties. ❖

# **AUGUST TRIVIA ... ANSWERS**

- 1) The word "Independence" is used one time in the *Declaration of Independence*.
- 2) Popeye's dog's name was originally "Eugene Jeep". Later he was just called "Jeep".
- Oscar the Grouch lives in a garbage can on Sesame Street.
- 4) Aretha Franklin was the first woman to be inducted into the R & R Hall of Fame.
- 5) Dendrophobia is the fear of trees.
- 6) The offspring of a male lion and a female tiger is called a "liger"
- 7) Walt Disney has won more Academy Awards than any other person in his/her lifetime. ❖

# **Dates To Remember**

Thurs, August 9, 2018 Monthly Luncheon at Italian Athletic Club @ 11:30 a.m. Guest Speaker: TBD

Thurs, August 23, 2018 Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

Wed, September 12, 2018 Santa Cruz Follies - @ 8:00 a.m. - Bus leaves from Hammer Ranch Center,

Stockton

Thurs, September 13, 2018 Monthly Luncheon at Italian Athletic Club @ 11:30 a.m. Guest Speaker: TBD

Thurs, September 27, 2018 Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

Thurs, October 11, 2018 Monthly Luncheon at Italian Athletic Club @ 11:30 a.m. Guest Speaker: TBD

Wed, October 17, 2018 Red Hawk Casino/Apple Hill - @ 8:00 a.m. - Bus leaves from Hammer Ranch

Center, Stockton

Thur, October 25, 2018 Board Meeting (Members Welcome) @ 10:00 a.m. in the SJCERA Office

# **MEMBERS FINANCIAL SERVICES** — By Frank Feng



Frank Feng, CFP®, ChFC®, CRPC®
MEMBERS Financial Services Program®
Located at: Financial Center Credit Union
209-948-6024 Ext. 50140
frank.feng@cunamutual.com
Insurance License: CA 0B68933

Question: I have noticed that investment firms are beginning to ask me about naming a "trusted contact" when I open investment accounts lately. Could you tell me a little bit more of what it is? Thanks!

Answer: A "trusted contact" or "trusted person" is a person whom the investment firms can get in touch with if they feel fraud or financial exploitation is occurring, or if they suspect the investor is suffering notable cognitive decline.<sup>1</sup> In order to better protect investors, especially senior citizens, the Financial Industry Regulatory Authority (FINRA) now demands that investment firms "make reasonable efforts" to acquire the name and contact information of a "trusted person." The request is being made to lower the risk that someone crooked might someday make investment decisions on your behalf.<sup>2</sup>

The trusted contact should be someone you trust, who behaves ethically and respects your privacy. Ideally, your trusted contact is financially savvy, or at least financially literate. This person could be your spouse, one of your

children, another family member, or a professional such as an attorney or a CPA.<sup>2</sup>

Naming a trusted contact is fully optional. You are not required to name a trusted contact, but it is certainly welcomed. If you do decide to name one, you would want to make this decision while you are still of sound body and mind. Choose your contact wisely.

If you would like more information about this topic, or have questions on any other financial issues, please call me at (209) 948-6024 ext 50140 or email me at <a href="mailto:frank.feng@cunamutual.com">frank.feng@cunamutual.com</a>.

Citation<sup>1</sup> - ffinra.org/newsroom/2018/new-finra-rules-take-effect-protect-seniors-financial-exploitation [2/5/18]

Citation<sup>2</sup> - cnbc.com/2018/05/15/advisors-are-asking-their-clients-for-a-trusted-contact-choose-wisely.html [5/15/18]

\*Some materials prepared by MarketingPro, Inc. The views expressed do not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. FR-1524400.1-0616-0718 \*The CFP certification marks are not affiliated with CUNA Brokerage Services, Inc. +CRPC\* is a registered service mark of the College of Financial Planning.

### **IN MEMORIAM**

We extend our deepest sympathy to the family and friends of those who meant so much.



Marlene Morse Human Services
Michael Sywassink Human Services
Shirley Pace Human Services
Virginia Mayer Family Support
Patricia McElroy SJ General Hospital
Mary McCleary SJ General Hospital
Robert Hickey Human Services

Rudy Whiteley Cooperative Extension

Stephen Neubaum Probation John Jost Planning

Rita Visger SJ General Hospital
Gilbert Lopez SJ General Hospital
Richard Callistro Administrator's Office

Lois Baker Treasurer
Fred Volz Superior Court
Richard Johnston Retirement

Armida Gonzales SJ General Hospital

The surviving spouse of a member is eligible for RPESJC membership. For enrollment assistance, call (209) 466-8556.

### **NEW THREE-YEAR TERMS FOR BOARD MEMBERS AND OFFICERS**

ARTICLE III, Section 1 of the RPESJC Bylaws states that "The Board of Directors shall be the governing body of RPESJC and shall consist of fifteen (15) members in good standing by the current sitting Board of Directors and ratified by the membership."

Article V, Section 2 further states that: "A. Election of Board Members shall be in May of every election year. B. Installation of Board members shall take place at the June meeting of general membership, and they shall assume responsibility of their office at the next scheduled meeting of the Board of Directors. The directors, by deciding amongst themselves, shall establish the officers of the association for the new term. This shall be accomplished by a majority vote of the directors to fill the positions of President, Vice-President, Secretary, and Treasurer. C. All Board members shall serve for a period of three (3) years. Their term shall coincide with the election cycle of the Retiree and Alternate Retiree representatives to the San Joaquin County Employee's Retirement Board as determined by the '37 Act Retirement Law."

The annual picnic is considered the June meeting of RPESJC general membership, and 2018 is the election year for the retiree/alternate retiree representatives to the SJCERA Board. Those in attendance at the picnic ratified, by show of hands, the Board of Directors, who were installed by taking the Oath of Office administered by Johanna Shick, CEO of SJCERA. The following individuals began their new 3-year terms at the June RPESJC Board meeting: Bill Mitchell, President, Jerry Herrmann, Vice-President, Sally Tanaka, Secretary, Adrian Van Houten, Treasurer, and directors at large Joni Cannon, Carol Carson, Joe Chelli, John Drummond, Bessie Graham, Pat Lynch, Scott Onweiler, Lois Sahyoun, and Michael Smith.

All members of RPESJC are welcome to attend Board meetings, which are held in the SJCERA offices on the 4th Thursday of every month at 10:00 AM. If you are interested in serving on the Board, please submit your name to any Board member for consideration. ❖



Member comments and suggestions should be directed to Stafff Advisor, RPESJC Newsletter. Email: rpesjc@gmail.com, or contact

RPESJC

P O Box 8556

Stockton, CA 95208-0556 Message Phone (209) 466-8556

### **BOARD OF DIRECTORS**

<u>Officers</u>

Bill Mitchell, President 956-0679 Jerry Herrmann, Vice-President466-8556 Adrian Van Houten, Treasurer 466-8556 Sally Tanaka, Secretary 931-6653

Directors

Joni Cannon 466-8556 Carol Carson 466-8556 Joseph Chelli 466-8556 John Drummond 466-8556 Bessie Graham 466-8556 Pat Lynch 477-3775 Scott Onweiler 466-8556 Lois Sahyoun 466-8556 Mike Smith 951-0461

Retired Member, Board of Retirement
Adrian Van Houten 466-8556

Alternate Retired Member, Board of Retirement

Margo Praus 466-8556

Newsletter Committee Tammy Williams-Ankcorn, Edit Services Joni Cannon - Staff Advisor Tim Ankcorn - Layout & Design ABS Direct - Print & Mailing Services

The RPESJC Newsletter is published four times each year. The information published in it is believed to be reliable. However, the newsletter staff assumes no responsibility for inaccuracies contained herein.

# FINANCIAL CENTER CREDIT UNION - by Michael P. Duffy President/C.E.O.



# FOUR COMMON SOCIAL MEDIA SCAMS

Your kids and grandkids have probably been begging you to join them on Facebook, Twitter and other social networking sites. They're a great way to stay in touch with

friends and family and post cute pictures of all of the babies in the future.

Unfortunately, these websites are also prime locations for scams. Here are four common social media scams as well as some great tips you can take to keep you and your bank accounts safe.

- 1. Fake sites—Scammers are sending emails that look like notifications you'd receive from a social media site. When you click the link, you're asked to enter your account information.
- 2. Expensive subscriptions—Some of the quizzes and games you come across on Facebook ask for your cell phone number; when you enter it in, you are enrolled in a monthly service that will charge a monthly fee.
- 3. **Tweetfor cash**—The latest work-from-home scam seems to be revolving around Twitter. Respondents

are asked to provide credit card information to pay a small fee to get a "starter kit". They fail to state there is also a hefty monthly fee.

4. **Shortened URLs**—You've probably started seeing shortened URLs. Be cautious when clicking on these links in Twitter or Facebook; it may result in malware being installed on your computer.

### **STAY SAFE**

Financial Center recommends the following steps to stay safe:

- Install real-time spyware and virus protection on your computer.
- Don't click on links in an email; instead, type trusted URLs into the address bar in your web browser.
- Keep your contact information private; don't put your address, phone number, or email address in your profiles.
- + Never give your credit card or bank account information to an unknown company.
- Read the fine print for games, quizzes and other apps you access through social media.
- Periodically change your passwords.

The Newsletter for the Retired Public Employees of San Joaquin County P.O., Box 8556 Stockton, CA 95208-0556

