

## CHCA General Meeting Summary – March 18, 2026

Board Members Present: Jim Walker, Michael Regan, Judy White, George Pullis, Anne Wesp, Bob Berding, Betsy Cambria.

### Meeting Notes:

#### I. Pledge of Allegiance:

II. **Guest Speaker- Assistant District Attorney Jennifer Melito of the Suffolk County Financial Crimes Bureau** delivered a comprehensive presentation on financial exploitation affecting people of all ages, not just seniors (defined by law as 60+).

- Financial scams resulted in a \$2.4 billion loss for older adults, an increase from \$1.9 billion the prior year, yet it is estimated that for every one case, 44 go unreported.
- This underreporting often stems from seniors fear of losing their independence if family members find out, as well as feelings of humiliation. Sometimes the perpetrator is a caregiver or family member, such as a son with a drug problem who exploited a power of attorney to take his parents assets.
- Ms. Milito stressed that victims are not unintelligent; scammers are sophisticated, using advanced technology and psychological tactics.
- Scammers often deceive victims, causing them to unknowingly give consent to transfer money. This consent is a critical factor in how banks handle such situations and whether funds can be recovered.
- Statistics show that 92% of elderly scam victims are women, largely because women have a longer life expectancy.

#### Scam types and prevention strategies:

##### A. Impersonation and Threat Scams:

- Scammers pose as officials from the DEA, IRS, or other agencies, often using spoofing and technology to make their caller ID appear legitimate. They create a sense of urgency and fear, such as falsely claiming a family member is in trouble or that the victim's computer was used for illegal activities. A local case involved a woman who lost \$25,000 to a DEA impersonator but courageously captured a photo of the scammer's license plate, leading to an arrest and the uncovering of a multi-million dollar operation.

##### B. Lottery and Sweepstakes Scams:

- A 92-year-old Suffolk County resident lost \$257,000 to a Publishers Clearing House scam, paying supposed fees and taxes to claim a non-existent \$15 million prize. To build trust, they acknowledged that Ed McMahon was deceased and instead visited the Victim's home. They presented official-looking documents with seals from the FTC and Better Business Bureau, a picture of the car, and his name printed on them. Ms. Milito noted that Publishers Clearing House is bankrupt and that any offer that seems too good to be true is not true.

### **C. Tech Support and Pop-Up Scams:**

- If a computer screen goes blue or a pop-up from a company like Microsoft or McAfee appears followed by a phone call offering assistance, it is a scam to gain remote access to the computer. The safest response is to immediately unplug and shut down the machine. Once the victim grants permission, the scammer takes remote control of the computer, visibly moving the mouse. Ms. Milito states it is better to lose the value of the computer than to give a scammer access.

### **D. Home Improvement and Contractor Scams:**

- Unsolicited door-to-door offers for work like power washing or asphalt repair should be treated with extreme caution. Residents should always verify that contractors are licensed and insured through Consumer Affairs, as Angie's List does not perform these checks. Shoddy work is a civil matter that the DA's office cannot prosecute.
- Another tactic involves scammers getting onto a roof and showing fake pictures of damage to pressure the homeowner into unnecessary repairs.
- Civil vs. Criminal Matters - Once work has begun, even if it is shoddy or the contractor is unlicensed, the District Attorney's office cannot prosecute it as a criminal matter. It becomes a civil issue requiring an attorney or small claims court action.

### **E. Identity Theft and Information Security:**

- The social security number is the most critical piece of personal information and should never be carried in a wallet or given out over the phone. Mail with personal data should be shredded, not just thrown away. Ms. Milito advised against using mailboxes with red flags up, as they signal to thieves that a check or cash may be inside. Due to check washing schemes, it is safest to mail checks from inside the post office.

### **F. Banking and Payment Methods:**

- Scammers often demand payment via unconventional methods like gift cards, wire transfers, or even gold bars.
- Joint bank accounts give all parties equal access to the full balance, regardless of individual contributions; a convenience account is a safer alternative for allowing someone to help pay bills. This type of account allows a designated person to help pay bills but does not grant them access to the full balance.
- When considering a Power of Attorney, it is crucial to consult with another trusted person and a legal professional specializing in the field.
- It is critical to review all bank statements, as banks are only liable for fraudulent activity for 60 days. Services like Zelle and Venmo are convenient but should only be used with trusted individuals.

### **G. Romance Scams:**

- Scammers often exploit loneliness by building relationships over time through repeated phone calls, rather than a single attempt. These scams target individuals seeking companionship, especially those who are older, divorced, or widowed. After establishing trust, the scammer fabricates a need for money (e.g., a professor in England who needs a little money). This can continue for years. A man in Sag Harbor was scammed out of \$1 million over several years by a person he believed he was in a relationship with. The picture used by the scammer was found to be an old, AI-generated image of an actress.

#### **H. Homeowner Scams:**

- The speaker highlighted a common issue where homeowners discover unknown judgments only when they try to sell or refinance their property after many years.
- Suffolk County offers a free Homeowner's Watch List (HOWL) service to alert property owners of filings against their homes. The HOWL service is a free tool provided by the Suffolk County Clerk's office for homeowners with an email address. It alerts a homeowner via email whenever any document, such as a claim deed or a judgment, is filed against their registered property. This service does not prevent fraudulent deed transfers or judgments but provides immediate notification, which is critical for taking action. Ms. Milito warns not to confuse this free county service with paid services that advertise deed registration via mail or email.

#### **I. Mail Theft**

- -Mail theft is a significant risk, requiring proactive measures to protect checks and personal information. Red flags on residential mailboxes are a no-no as they signal to thieves that there is outgoing mail. Decorative envelopes (e.g., for birthdays) also signal that cash or checks may be inside.
- A current scam involves whitewashing checks stolen from mailboxes, where the original information is chemically removed and replaced. To mail something important, go inside the post office and hand it directly to an employee rather than using outdoor blue boxes or indoor slots. Use a vacation hold for mail when you are away.
- A question was raised about whether using a gel pen prevents check washing. The speaker had heard this but could not confirm its effectiveness.

#### **J. Impersonation Scams:**

- A Suffolk County woman was scammed out of \$25,000 by individuals impersonating DEA agents. The scammers initiated contact via landline, claimed her and her family were in trouble related to pornography sites, and built credibility by texting a picture of a real DEA agent's ID to her cell phone. The victim delivered the cash to a runner in a local pizzeria parking lot. Immediately after the transaction, her intuition prompted her to take a picture of the Runner's head and his car's license plate. This evidence was instrumental in the runner's arrest and uncovered a huge FBI operation that had scammed victims nationwide, including a doctor in Maryland who lost \$2 million.
- Ms. Milito advised against engaging with unknown callers, as the federal government (FTC, IRS, DMV) will not initiate contact by phone or text.

#### **K. Grandparent Scam:**

- A common tactic is the grandparent scam, where a scammer impersonates a grandchild in trouble. Do not provide bail money over the phone. Police and legitimate lawyers will never call to request bail money. Establish a unique code word with family to verify identities in suspicious situations.

### **Other Takeaways:**

- Unusual payment methods are a red flag: gift cards, wire transfers, gold bars, etc.
- Ms. Milito warns against depositing a check for someone else, even if their story seems believable (e.g., they claim not to have a bank account).
- A network of criminals exists that shares information about past victims, who are often targeted again after some time has passed.
- Social Security Card- Protecting one's Social Security number is the most critical step in preventing identity theft. Remove your Social Security card from your wallet and store it in a secure location at home. When filling out forms, such as at a doctor's office, you can cross out the field for the Social Security number, as medical insurance information should suffice. Do not provide your Social Security number to companies like Optimum (internet provider) over the phone, as there is no legitimate need for them to have it for service.
- Scammers use the detailed family information published in online obituaries (e.g., spouse, children, grandchildren) to build a family tree for targeted scams.
- Scammers send texts pretending to be from Amazon, delivery services, or other companies, asking the recipient to click a link to verify an address or other information. Clicking these links can give scammers access to the phone's data.
- Ms. Milito emphasized that scammers can spoof caller ID to make it appear as if calls are from a legitimate bank. Do not use Google to find your bank's phone number. Scammers can buy top search spots. Always use the number printed on the back of your bank card or on your official bank statement. Responding to a security breach requires immediate contact with banks and credit bureaus.
- Critical 60-day window for reporting bank fraud. Banks are typically only liable for fraudulent activity after 60 days. If fraud is discovered after this period, the bank is unlikely to reimburse the funds, especially if the victim assisted the scammer in any way.

### **Additional Advice:**

- Old electronic devices**- Old hard drives should be physically destroyed or taken to a reputable service for destruction.
- **Professional shredding services**- One must trust that the service is reputable and that employees are not stealing information. Ms. Milito would not entrust a recent tax return to such a service but might consider it for much older, less sensitive documents.
- Payment Apps (Like Zelle)**- Zelle requires caution and awareness of follow-up scam attempts. When asked about Zelle, Ms. Milito confirms it can be a convenient and acceptable tool for sending money to known individuals, like grandchildren for their birthdays. The primary danger is not the service itself, but fraudulent messages that appear to be from the service. Zelle has built-in safeguards, such as information questions before sending money. Be wary of any unexpected texts or pop-ups received after initiating a transaction on Zelle or Venmo. If you did not initiate the follow-up communication, it is likely a scam.
- Credit**- Regularly monitoring and proactively freezing credit are effective tools for fraud prevention. Free credit reports are available from the three main bureaus (Experian, TransUnion, Equifax). Do not Google the credit agencies to find their websites; use a known, trusted link or number to avoid scam sites that buy top search spots.
- Passwords**: Scammers use information from social media to guess passwords. For example, if family members post Happy Birthday to a pet named Oddball; a scammer might try Oddball as a password. Use strong, unique passwords. Change them periodically. If passwords must be written down, store them in a secure, non-obvious location.

**-ID Theft Services:** (Like Life Lock) Ms. Milito could not make an official recommendation. However, she noted that reputable companies like Norton were present at a white-collar crime conference, suggesting their legitimacy. It is critical to ensure you are dealing with the actual company (e.g., LifeLock or Norton) and not an imposter.

**-Third Party and Browser Based Password Managers:** (ex. 1 Password, Microsoft, Google) The speaker, offering a personal opinion as a resident and not as a prosecutor, stated she would never use such a service. She prefers to manage her own passwords

#### **Audience Contribution:**

- An audience member shared a new scam vector: party invitations sent via Twitch that appear to be from someone the user knows and solicit personal information.

- A speaker clarified that funeral homes typically report a death to the Social Security Administration (SSA) and that family can verify this has been done.

#### **Important Contacts:**

- Individuals can sign up for free scam alerts at [ftc.gov/scams](https://ftc.gov/scams).

- The DA's office has an intake bureau 631-853-5602, to hear about scam experiences.

-Financial Crime Unit of SCPD: 631-852-6821

-SC Clerk's Homeowners Watch List ("HOWL"): 631-852-2000 ext. 55130

-For pharmacy and prescription fraud: 1-800-333-4374

-SC Dept. of Consumer Affairs: 631-853-5602

-Report Scams: Online: [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) or call 1-877-382-4357.

### **III. Harborfields High School Update**

- Paul DiPaolo, a student ambassador from Harborfields High School presented an update on recent school activities and achievements. The school's spirit was highlighted by a new and successful Battle of the Grades event, which included fun games like Hungry Hippos on scooters and knockout basketball. The spring sports season has commenced, featuring baseball, lacrosse, and track.
- Academically, the school celebrated World Language Week, culminating in Latin Honor Society inductions. Congratulations were extended to the Class of 2026 valedictorian, Leo Lin, and salutatorian, Michelle Diner, for their hard work and dedication.
- The school also focused on community and cultural engagement. A well-attended English as a New Language (E.L.) night brought families together, and a Pickleball for Purpose tournament raised funds for children in need in Africa. The HHS College and Career Fair on March 24th hosted over 75 colleges. A senior citizens dessert reception featured a complimentary concert from the jazz band.
- To conclude, the Harborfields Theater Company is performing Chicago the Musical from the current night through Saturday, March 28th, with tickets available online for the first time.

### **IV. Civic Association Business and Bylaw Amendments**

#### **Treasurer's Report**

The association's internal business began with a treasurer's report from Jim Walker, who stated the current treasury balance is approximately \$11,340. An upcoming expense is about \$900 for last year's taxes. He noted that as the association is now officially a 501(c)(3) tax-exempt organization, it will not have to pay taxes going forward after this transition year.

## **Bylaws Vote:**

Bob Berding explained the three main reasons for the updates:

- 1. Codifying Practices:** To formally document prudent financial practices, such as requiring receipts for expenditures, which the association has always followed but were not written in the bylaws. This is especially important with the new 501(c)(3) status.
- 2. Modernizing Voting:** To adapt to lower in-person meeting turnout and the rise of digital communication, the bylaws were amended to allow for online voting. The previous requirement for a 50% quorum for a vote was deemed restrictive and has been changed to a more flexible system that relies on providing ample notice to members.
- 3. Clarifying Membership:** The definition of membership in good standing was updated. To simplify tracking, a member's dues will now cover the remainder of the current calendar year and the entirety of the following year, regardless of when they are paid. This prevents members from technically losing voting rights shortly after paying dues late in a year.

Following the explanation, a hand vote was taken. With nineteen members voting in favor and none opposed, **the motion to approve the revised bylaws passed.** (There were also 5 "Yes" votes and no "Nay" votes online.)

## **Local Development and Project Updates**

### **A. Jellyfish property,**

A defunct restaurant on Route 25A. The association has been monitoring plans for its redevelopment into a large three-story commercial and residential building. Key concerns include what the association believes is an excessive size, potential zoning violations related to apartments over a porte-cochere, and an incorrect calculation of required parking spaces. The association previously filed an Article 78 lawsuit against the zoning board regarding these issues but was unsuccessful. They are now in the process of analyzing newly received, though dated, architectural plans to identify any changes from the original submission. It was noted that both the Department of Transportation (DOT) and the Department of Environmental Conservation (DEC) will also need to approve the project.

**B. Mill Pond Walk project.** The association is partnering with the Laurel Group and other organizations to explore the feasibility of extending the current walkway along Prospect and Centershore Roads to improve pedestrian safety. In parallel, there is a plan to install new signage in the existing Heron and Grist Mill Parks. The signs will feature historical information and photographs of the area, with themes including local artists and the history of the Statue of Hope. The association is collaborating with the Heckscher Museum and the Vanderbilt Museum on this initiative. To keep the displays dynamic, there is a proposal to create a rotating section on the signs, potentially featuring student art or poetry from Harborfields High School, similar to Northport's poetry wall. Fundraising for the signs may include a brick sale.

## **Member Q&A**

- During the open forum, members engaged with the board. A lifelong resident inquired about partnering with the Greenlawn Civic Association. It was explained that while open to collaboration, the two groups have different missions; Greenlawn's is heavily focused on its large business community, whereas the Centerport Harbor Civic Association has a very small business community. The Centerport Harbor Civic Association is more focused on educational matters for the broader community.
- Another question was raised about dredging the mouth of the harbor, but there was no new information on that topic.

- A member suggested that before undertaking new projects, the association should address the poor condition of existing memorial plaques in the park, which have become unreadable, and also proposed installing an American flag. The board acknowledged the plaque issue is a town responsibility but agreed to look into it.

### **Announcements:**

**Spring Cleanup:** The annual cleanup event is scheduled for April 18th from 9:30 AM to approximately 11:30 AM.

**New Website:** The association has a new website where members can get information and pay dues online.

**Next Meeting:** The next general meeting will be on Thursday, April 23rd, at 7:00 PM. The agenda will feature Dr. Rory Manning, Superintendent of the Harborfields School District, discussing the school budget, as well as one or two surprise student-related presentations. An in-depth update on the Jellyfish project will also be provided.

**The Silver Chords Chorus,** the Senior Choral Group, will be holding a performance. The performance is scheduled for June 17th at 6:30 p.m. at the Moose Lodge. The concert is expected to last approximately two hours.