

## Keithleys to celebrate 50<sup>th</sup> anniversary



LaVerne and Virginia Keithley 1957

La Verne and Virginia "Ginger" (Schwarzin) Keithley will celebrate their 50<sup>th</sup> wedding anniversary on Saturday, January 13. The anniversary celebration will be held from noon until 3 p.m. at the Heppner Odd Fellows Lodge.

The Keithleys were married on January 13, 1957, at the Heppner Christian Church.

Ginger worked at Coast to Coast for several years and then was at Peterson's Jewelers for 14 years. She now volunteers at the Heppner Neighborhood Center. Her hobbies include



The Keithleys

sewing, ceramics, and selling her crafts at various holiday bazaars.

La Verne was a local farmhand, was employed by Kinzua Mill as a self-employed wood worker and now works for the Willow Creek Park District as a RV park caretaker. He is a

member of the Heppner Elks Lodge. He is also a volunteer at the Neighborhood Center and helps Ginger at the craft shows.

The couple are lifetime residents of the Heppner area.

The couple have four children: Ruth Ann

## Cardinals boys outscore Dufur in dramatic win

The Ione Cardinals escaped with a one-point victory over the visiting Dufur Rangers on Tuesday, January 2 to open Big Sky league play.

The Cardinals outscored the Rangers in just one quarter Tuesday night and that was the first, 14-2. Cold shooting and tentative play characterized quarters two, three and four for the Cardinals as Dufur outscored them in each of those quarters. The Cardinals watched their lead dwindle and then completely evaporate in the fourth quarter. Trailing by two with 30 seconds remaining, freshman Matt Hams swished to clutch free throws to tie the game. Twenty five seconds later, it was Justin Archer at the line connecting on one of two for the go-ahead score.

In a dramatic twist, Dufur called time out immediately following Archer's free throw with the score lone 49-, Dufur 48. At the end of the break, the buzzer sounded once, then twice and the Rangers remained in the huddle. The referee set the ball down under the Cardinal's basket and started counting off five seconds. That brought the Rangers running and they

somehow managed to get the ball inbounds and down the court but in the ensuing chaos, they didn't get off a shot, sealing the Card's victory.

Alan Rietmann paced the Cardinals in scoring with 14 points followed by Kip Krebs with ten. The Cards were 21 of 63 from the floor and 0-7 from beyond the three-point line. Fouls also got in the way with Kevin Fowler, Clay Morter and Kip Krebs getting into early foul trouble. William Wehrli did an outstanding job off the bench in the first and second quarters, scoring four points and coming up with three blocked shots.

In the eyes of Coach Dennis Stefani, the boys played three quarters of pretty sloppy ball. "It seemed we were playing not to lose instead of playing to win." He did note that "the free throws hit by Matt Hams to tie the game and the winning free throw hit by Justin Archer showed great poise." On the bright side though, Coach Stefani thought it was a good win in that it shows that team is learning to win close games.

The Cardinal's season record moves to 5-3, 1-0 in Big Sky play.

## Protect yourself from fraudulent activity



Gary Propheeter, EVP and chief operations officer, Bank of Eastern Oregon

The banking industry has seen an increasing amount of fraud activity involving customer accounts. I'd like to take a few minutes to help the public protect themselves from risk. Two kinds of fraudulent transactions have shown up more frequently recently: unauthorized electronic checks to checking accounts (often called ACH or Automated Clearing House transactions), and debit card transactions at ATM or merchant point-of-sale terminals.

Regulation E defines the protections given to consumers to protect them from electronic fraud and banks and companies processing electronic items must follow the rules it states. Not only do the rules protect consumers, they help banks and companies conduct proper investigations of claims prior to making reimbursements in order to protect themselves from losses as well. If you boil Regulation E down to basics, it says if you advise your bank promptly about suspicious activity, you will not be held accountable for erroneous charges to your account. In most cases, your bank will refund fraudulently taken monies quickly and protect your account from further attacks. Any fees related to the fraudulent activity would also be reversed.

Unauthorized transactions may all seem the same to a customer, but different types of fraud are often treated differently in the law and in banking regulations. An important

factor in each case is how the transaction was conducted and by whom. Give your bank a fighting chance to stop fraud by working with them to identify fraud early. Help your local police agency and prosecutor by agreeing to prosecute: hold fraudsters accountable!

Prosecution of fraudsters may vary by locality. When a perpetrator is known to Bank of Eastern Oregon, we will aggressively provide information to prosecute every fraud case, but we need the public's help as the customer must file a police report and support the investigation. Frauds originated in other states, or internationally, are rarely prosecuted as the threshold to get state prosecutor or FBI support is very high, often over \$100,000 in proven losses.

How can you protect yourself from loss? How can you protect yourself from being a victim of fraudsters? These are important questions with surprisingly simple answers.

Protect yourself from loss:

Check your bank statements every month to ensure all transactions are valid and report suspicious activity to your bank immediately! Better yet, use your bank's free Internet online banking service and look at your activity daily. Customers generally have up to thirty days from their last statement date to report suspicious activity to their bank in order to avoid liability for future losses.

Never share your ATM or debit card PIN (secret code) with anyone. Many unfortunate frauds are conducted by someone well known to the customer, often identified by security camera video at ATMs or in stores. Customers are often unwilling to prosecute these cases and cooperation in prosecution is a prerequisite to being reimbursed for any losses.

Never loan your ATM or debit card to anyone or you may become responsible for every transaction done by the third party. The same is true with checks! In Oregon, if you allow a non-signer to regularly use your account, they can become a de-facto signer on your account!

Never give a signed blank check to anyone! Always fully complete the information, including the payee name, and don't leave any blank space on the written amount lines - line blank spaces out before and after the written amount.

Protect yourself from being a victim of fraud:

Never provide personal or financial information to a third party who contacts you by email or by phone. If you have an existing relationship with that third party, contact them directly using the phone number that is provided on normal correspondence you receive from them. For example, from your bank statement, or look up their number in the phone book. Information requests in an unsolicited email should be looked on with great distrust.

Legitimate companies will never send you emails or call and ask you to provide personal or account information. Again, if you ever receive that kind of request, contact the company directly through a trusted phone number and verify the request is proper.

Keep unused checks and bank statements locked away! Never dispose of them in the trash, and shred cancelled checks and unwanted documents whenever possible. Keep financial documents out of sight of casual observers. Thieves sell account and card numbers over the Internet and these are used by fraudsters to steal from merchants, customers, and banks.

Never keep your ATM or debit card PIN

(secret code) with your card. Once you've memorized your PIN number, shred the mailer! If you prefer, most banks, like Bank of Eastern Oregon, allow you to change your PIN to a number you can more easily remember, free of charge!

The most secure transactions you can do are with your ATM or debit card, as these use artificial numbers (card numbers) that are tied to your account. When you have a problem with a card, access to your account can be cut instantly and new cards can be issued without impacting the bank account itself.

It's a very different story with check or bank account related fraud. Once the fraudster knows your account number or a thief has stolen your checks, the only way to protect you (and your bank) is to close the account and open a new one. That also means you need to order new checks, which can be costly.

In each fraud case, the customer has additional work to do cleaning up automatic links to their card and accounts. Bank of Eastern Oregon finds that fixing card problems is much easier to accomplish.

All of these things we've discussed work great for consumers, but what about businesses? They have all the same issues, but fewer protections under the law. In fact, until the most recent changes in VISA and MasterCard operating rules providing Regulation E type protection for business debit cards, businesses only had the rights to dispute fraudulent activity that were granted within their account agreement with their bank.

Businesses can take advantage of all of the same conveniences provided to consumers, especially online banking. Business owners tend to watch the bottom line and cash flow carefully and checking daily activity can not only catch external

fraud, but be a strong tool to defeat that most insidious of thieves, the embezzler.

Bank of Eastern Oregon hopes this information has been of value and welcomes questions, comments, or concerns. Please address these to Gary Propheeter, EVP & Chief Operations Officer, Bank of Eastern Oregon, P.O. Box 39, Heppner, OR 97836. You may also email your question to [securityofficer@beobank.com](mailto:securityofficer@beobank.com) for a speedier reply!

About BEO Bancorp

BEO Bancorp is the holding company for Bank of Eastern Oregon, which operates 11 branches in six eastern Oregon counties. Branches are located in Arlington, Ione, Heppner, Condon, Irrigon, Boardman, Burns, John Day, Prairie City, Fossil and Moro. Bank of Eastern Oregon also operates a mortgage division, has loan production offices in Hermiston and Ontario, and offers brokerage services through BEO Financial Services. The bank's web site is [www.beobank.com](http://www.beobank.com).

## Senior Center News

The Willow Creek Baptist Church will be serving lunch at the Senior Center on Wednesday, January 17. The menu consists of barbecued beef on a bun, oven baked fries, green salad, fruit cup and pie.

"There was a great turn out for the Christmas Eve potluck dinner. Della Burch, her daughter-in-law, Dee, and son, David, did a fabulous job," said a spokesperson. Many people brought salads and desserts and many helped with serving and cleanup.

The center has been without an elevator for over a week. It has been a huge inconvenience but tenants are helping one another. Repairs were finally finished on Monday, January 8.

We don't fly airplanes  
 We can't train elephants  
 We're not good cooks  
 We don't build computers  
 We can't raise wheat  
 We don't practice law  
 We can't set a broken leg  
 We don't put out forest fires  
 We can't measure & cut lumber  
 We don't sell fat quarters  
 We don't rent movies  
 We won't charm snakes  
 We don't rotate tires  
 We're not painters  
 We can't resole shoes  
 We don't fill cavities  
 We don't sell antiques  
 We don't know jewelry  
 We can't fill prescriptions  
 We don't savvy hardware  
 We can't fill propane tanks  
 We don't sell or bag groceries  
 We shouldn't run with scissors

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 WE  
 SURE  
 CAN  
 PRINT  
 (and set up  
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