Security

By Al Goodman

Hello all, hope you are all doing well.

Here are some tips for you.

Experts weigh in on how consumers can protect themselves against identity theft. With all that people have to do in their daily lives, the last thing they probably want to spend time on is being vigilant.To help readers focus on a manageable list of items, here are some recommended hints.

Keep your personal info to yourself.

Do not share your personal information, particularly with someone you do not know. (well). "Personal information includes your username and password, debit/credit card numbers, identification documents, and even one-time passcodes.

Be careful about public wi-fi.

Be careful utilizing public Wi-Fi at coffee shops and public places. Utilize a Virtual Private Network (VPN) on all your devices to make you a harder target," suggests a president of the Palatin Group, a global intelligence and security firm.

Use multi-factor authentication.

The single most important way to protect against cyber threats is to use multi-factor authentication. This comes from the American Bar Association.

By requiring users to not only login, but also verify their identity by a second separate method, such as a texted code number, you will eliminate the overwhelming majority of threats. Many businesses, such as banks, will allow customers to create a code word for access.

Monitor your credit score frequently.

A digital privacy expert at NordVPN gave ConsumerAffairs this tip: Monitor your credit score and use services that allow you to track different factors that influence your score over time.

For example, when a scammer steals your identity to open new cards or loans in your name, and there is a lack of payment, your credit score will likely drop even when you have not made any credit errors yourself.

Consider opting out of most prescreened credit offers.

ConsumerAffairs credits Texas' Attorney General for this suggestion. They suggest that consumers who are tired of getting unsolicited credit or insurance offers – some of which may be identity thieves who steal mail – can opt out of those mailings by calling, or going to the official Consumer Credit Reporting Industry website to accept and process those requests.This is offered through all three major credit bureaus and certain software, and can conveniently be switched on and off in order to allow approved third-parties to access reports when needed. If you suspect that your personal information has been compromised in a data breach or otherwise, seriously consider freezing your credit in order to prevent bad actors from opening accounts or taking out loans in your name.

That's all for now. More tips next time.

Have a safe,Happy and Healthy Holiday Season. Thanks, Al

ACH Debit, The Smart Choice!

Have you signed up to have your recreation payment to WPRF made by ACH direct debit? If not, we encourage you to do so as soon as possible, prior to WPRF printing annual payment coupons.

As the number of electronic payment avenues is increasing with rapid speed, it has become next to impossible to sort all the various payment platforms for deciding if WPRF should print a coupon booklet or simply a notification letter. What does this really mean and why should you care?

The bottom line is for unit owners signed up for ACH direct debit with WPRF, they will only receive a one-page notification letter about their 2023 monthly payment that will be taken via WPRF direct debit on the 3rd business day of every month. ACH direct debit eliminates the unit owner having to change their monthly remittance each year with their banking institution as rates change and ensures the payment is properly posted.

All unit owners not signed up for ACH direct debit will be receiving a 2023 coupon booklet and twelve return envelopes. This means a person already making electronic payments with their bank will unnecessarily be receiving a coupon booklet and envelopes creating a waste of resources.

While we understand the reluctance of some unit owners to sign up for ACH direct debit allowing WPRF to electronically debit from their bank account, be assured that this process is heavily regulated and WPRF is only allowed to debit the amount of the monthly recreation charge and not a cent more.

We encourage unit owners to consider this request and hope that you will be environmentally conscious and choose to simplify your finances by signing up for ACH direct debit. It is as easy as visiting the WPRF accounts receivable office found in the main clubhouse to complete the paperwork. Remember to bring your checkbook with you so we can be sure we have the correct banking information!

Cheers to a terrific upcoming season and to our resident unit owners and tenants! Thank you for your consideration in making the planet a better greener place!

LEGAL

Getting Ready for the New Laws

BY MARK FRIEDMAN, FLORIDA BAR CERTIFIED AS A SPECIALIST IN CONDOMINIUM AND PLANNED DEVELOPMENT LAW

There are often articles by others in the UCO Reporter which mention Florida laws to one extent or another. A recent article which dealt with records inspections requires clarification.

Records Inspections (718.111(12))

When an association receives a written request from a unit owner to inspect the official records, there are ten (10) business days after receipt of the written request, within which the association must provide such access. Failure to provide access during this ten (10) business day period leads to a rebuttable presumption that the association willfully failed to comply with the law. It should be noted that the law, as currently written, does not require Associations to mail or email records to unit owners, but simply requires that access be granted at the condominium property or within 45 miles of the condominium property or within the county in which the property is located. The right to inspect includes the right of the unit owner to make copies on their own devices at the time of the inspection.

Please note that the minutes of all meetings must now be kept in the official records forever (it is no longer seven years).

The Association may adopt reasonable rules regarding the frequency, time, location, notice and manner of records inspection and copying but may not require a member to demonstrate any purpose or state any reason for the inspection.

Written Inquiries (718.112)

When a unit owner has questions of the association about its operations and submits a written inquiry in the manner required by the statute, the association has thirty (30) days to provide a substantive response. If the Association seeks a legal opinion on the issues being raised in the written inquiry, then within thirty (30) days of receipt, the unit owner should receive notification that this is being sought and the Association then has up to sixty (60) days to provide a substantive response. If the Association opts to ask the Division of Florida Condominiums, Timeshares and Mobile Homes for input on the written inquiry, then within ten (10) days of receipt of a response from the Division, the unit owner must receive a response.

The association's board is empowered by statute to create reasonable rules and regulations regarding the frequency and manner of responding to unit owner inquiries, one of which may be that the association is only obligated to respond to one written inquiry per unit in any given 30-day period. in such a case, any additional inquiry or inquiries must be responded to in the subsequent 30-day period,or periods, as applicable.

You will note in both sections that the statute requires that any rules created by the board be "reasonable". You should never attempt to create rules regarding records inspections and written inquiries without the assistance of legal counsel. What the Division considers "reasonable" is likely going to be much stricter than what a condominium board would likely think is reasonable.

There are penalties that the Association could incur for failure to provide access to records or a response to a written inquiry as required by the statute.

Mark D. Friedman, B.C.S. is recognized by the Florida Bar as a specialist in condominium and planned development law. This article is intended for educational purposes only and is not intended as legal advice. Due to space limitations many aspects of the laws discussed are not able to be included. Mr. Friedman can be reached at MFriedman@beckerlawyers.com.