



THIS WEEK'S PROGRAM

November 19, 2024

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“HOW NOT TO BECOME A VICTIM” (PER THE WISDOM OF FBI AGENT DAVID KATKOWSKI)

by **Marilynn Bowler**

If we had surveyed the audience at Charlotte Rotary on December 10th and asked for a show of hands on how many of us had been victims of scams, computer fraud, or unwanted emails and texts almost every hand would have been raised. So, it was most appreciated that our speaker was none other than FBI agent David Katkowski who is a cybercrime specialist and investigates cases involving online fraud, hacking, and digital crimes.

David brings a superb background to his assignment with the FBI since he spent his earlier career as an Industrial and Organizational Psychologist.

He began his presentation by outlining three specific actions we all should take to help ward off cybercrime:

- Update our computers.
- Be Vigilant of Spam (do NOT hit the Link; simply "delete.")
- Be aware of the Principle of Least Privilege (administrative or regular user accounts.)

David advised us that the percentage of organizations affected by cybercrime is growing exponentially which means more and more companies are finding themselves victims as are their customers. Current threats and trends include data breaches, e-skimming, ransomware, and business email compromises. (A typical email may say something like, "While I'm gone this week, I need you to pay this for me" ... as if coming

from a relative, friend or coworker. Don't fall for it!) The ask will be for either money or something that involves money, i.e.; gift cards. David's mandate: DON'T DO IT!

Cyber schemes are engineered by money laundering and spearheaded by people who are hard-up for \$\$\$ and/or are from another country. They use powerful techniques and can be persuasive and target those whom they perceive as vulnerable.

Wrapping up his cautionary remarks, David warned us ~ If you don't know them and aren't expecting their pitch, don't respond.

Several Rotarians asked potent questions of our speaker and five of those questions and those members are quoted, below:

- *Maggie Mitchem-Flanigan* asked David for his recommendation for parental control. He advised putting monitoring equipment on electronic devices and monitoring the internet feed to the house. Maggie then asked him if, like in the movies, the FBI hires "bad guys" they've caught. David said they do and, in fact, he has three of them working for him right now. Most are young and have made stupid mistakes but there's still time to turn their lives around.
- *Roger Sarow* asked "Do you have access to really cool software or do you use conventional investigation methods" to which David replied that he uses several commercial databases, compiling insights across them and he often uses regular legal tools including subpoenas. Sophisticated software is used to extract evidence from cell phones.
- *District Governor Kevin Kendrick* asked about a program called "Innocent Images" which the FBI runs in all of its field offices. David said it's aimed at identifying individuals involved in trafficking child pornography and even luring unsuspecting children for illicit purposes. The goal is to identify the communities of individuals involved in trading pictures and videos.
- *Mark Norman* asked if David could provide an example of holding perpetrators of cybercrimes responsible for their actions. David responded with an example of bringing two Nigerians who were UK citizens to justice. The investigation took some 7-8 years and included the extradition of the two to the United States. The FBI was able to obtain the names of many others by providing a bit of leniency in the sentencing. The Nigerians received 7 and 9 years respectively. David also noted that the United States punishes cyber-criminals much more than other countries.
- *Chase Saunders'* question was about the punishments meted out to cybercriminals when apprehended. David said that the European countries do not administer severe penalties ... only a year or two if that, --- and that France and Germany were very lenient. He said that if international criminals are expedited to the United States they are punished and put in jail for a number of years (an example of a seven-year sentence was given) if their crimes are severe and depending upon whether they provided substantial assistance. If

the cybercriminals are young and cooperate, that is taken into consideration and leniency is possible.

All-in-all, we were treated to a superb and ultra-professional presentation on one of the most seriously intrusive crimes in modern history.

Thank you to our incredibly smart speaker who clearly is best described as a *hero* for the work he and his cohorts at the FBI are doing to protect us from becoming victims.

The presenter requested that this week's presentation not be recorded. A recording of the meeting announcements be found here:

With slides: <https://vimeo.com/1039228367>

Without slides: <https://vimeo.com/1039234645>