Macaholics UNANIMOUS

Online Banking

by Sue Beal

We were pleased to welcome Nola Acker as our speaker in September. Nola brings a fun spin to anything she talks about, but we could also appreciate the depth of her experience and knowledge — a great combination for a very info-taining evening!

Nola showed us all the functions available in First State's online banking site, then went on to talk about mobile banking, using debit and credit cards, fraud exposure, merchant services, and a host of other banking issues. I hope I can do this one justice in the recap!
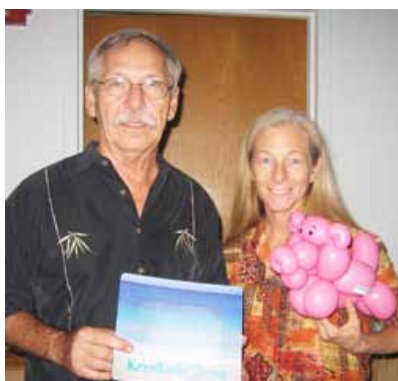
First State's Site

When you sign up for an account, you get an ID and password to let you in to the site, which is http://keysbank.com. If you have multiple accounts, they are linked, so you only have one ID to access everything (unless you have a commercial account that's not a sole proprietorship).

Nola Acker, Assistant Vice President/Branch Manager Key Largo and Islamorada Branches of First State Bank was our speaker.

So once you pass by the welcome screen, which has all kinds of fun community info on it, you get into your main account screen. It shows you each account (you can assign them nicknames so you don't have to refer to them by account number). You can see at a glance the available and current balance for each, and totals. At the right you see an orange circle with an arrow. Click and hold on this to pop up a menu of available options: View History; Account Details; Pending Items; Transfer From; Transfer To; and Print.

Account Details

This is the option you'll probably use the most, and it seems to hold a lot of information.

The first thing you see are items pending. Nola explained the concept of items pending vs. items posted; this is the difference you see between available balance and current balance; some items have not

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Ike and Kathy Miller with mouse pad from FSB and piggy bank balloon animal door prize, made by Kathy.

Karen, Pete, Jim and Nadia.

Mary Anne, Sue, Kathy & Nola watch Moolah's new video on YouTube (see page 4).

Online Banking

gone through, so the funds are not in your account yet.

"Check 21"

Nola explained that with the "Check 21" act, no paper actually leaves the bank where it is deposited. Used to be, banks routed paper all over the country to other banks for processing. Now it's all electronic. Once the image is captured and processed electronically, the paper is stored for 6 months before it is destroyed. The electronic image is used as though it were the original. You can see check images and deposit slip images online, and print them if you need to.

Posting of Debits and Checks

Checks are posted to your account at midnight, as are ACH credits. But twice a day, transactions come in and are visible on your account, shown as pending. (8:30-ish in the morning and at 4:30-ish in the evening.) Debits (when you use your debit card) pop in real time. These postings change your available balance when they come in. You'll sometimes see holds for strange amounts, like $75 at a gas station, when you know you didn't spend that exact amount. It's a temporary hold and will straighten itself out overnight.

More, under Accounts

So, on the left you see an Online Activity tab, which Nola says she doesn't find very useful, although if you're curious as to whether someone is doing something with your account (unauthorized), this is a fast way to see what activity has happened recently.

You can view your statements online. If you find you are missing a printed statement come tax time, you can reprint it using this tab.

Transactions Tab

Under this tab you can transfer funds from one account to another (as long as they're linked). You can do this on a one-time basis, or set up recurring transfers.

Any transfer between FSB accounts that you make before 8pm goes through that day. This is great for covering your balance if you're running close. You can check and see what's going to post and transfer enough to cover it, avoiding overdraft fees.

First State's welcome screen.

Online Bill Paying

You can set up for bills to be paid automatically, on a recurring basis, or one time only. If you know the recipient's account number, an ACH payment is possible (the site helps you search for and find a company's info, based on phone number and address). If there isn't an account available, a check will be printed and mailed. (If it's to be mailed, you need to allow extra time for that to happen or your payment could be late.)

Functions you can do on this screen:
- Auto Pay
- Set up Reminders
- Update Billing Info
- Delete this Biller

Under "Bill Pay" you can change your profile information; things like username and password, what email account is used; etc.

The Services Tab

Under this tab you can change preferences about Messages, change your user information, and enroll in Bill Pay.

Alerts, are pretty cool! You can set it up to be notified if your available balance is less than a certain amount, or if the account is accessed (perhaps by your child). You choose whether you prefer to be emailed, texted or called on the phone.

You can be alerted if a debit of greater than X amount comes through, or if someone changes your account information, or if there's a funds transfer - etc. It really gives you close control of your account.

Other things you can do under the Services tab: Change your address (although

AdBlock: Great!

by Erica Makar

AdBlock keeps popups and annoying ads at bay when surfing the 'net with Safari. Here's how I found it:

Open Safari, then click "Safari" in the upper left hand corner like you're going to quit Safari ... in that list there right under "About Safari" is something called "Safari Extensions"... click that. This leads you into a page called Safari Extensions Gallery.

Scroll down a little, and the AdBlock is the first one.

I think it's great. I hope you do too. There's a whole bunch of other things there that I might take a look at one of these days too! *MU*

Alfred App: Highly Recommended

by Alan Beth

I do not normally send out recommendations for Apps for the Mac.

But this one is fantastic. It is a search (for everything on your Mac - including emails, docs and web pages).

Alfred is an award-winning productivity application for Mac OS X, which aims to save you time in searching your local computer and the web. Whether it's maps, Amazon, eBay, Wikipedia, you can feed your web addiction quicker than ever.

http://www.alfredapp.com/ *MU*

Duplicate Contacts?
There's an App for That!

by Jack Buccellato

Looks like there is a free solution today on the app store for duplicate contacts. It's an 'All-In-One' Contacts Manager! Take a look.

http://itunes.apple.com/app/multi-edit-contacts-manager/id476148613?mt=8

Looking for Free & Open Source Software?

by Graham Thomas

A fairly comprehensive list: http://www.digitaldarknet.net/thelist/index.php?page=macintosh *MU*

it's just for online purposes - you will need to show up at the bank to prove it's you and change your address for statements and such).

You can stop payment on an item, or even order printed checks under this tab.

The Preferences Tab

Account: Lets you set up those nicknames for your accounts that we mentioned earlier, and other account preferences.

Alerts: Set up alerts and reminders to notify you of important account information and personal reminders based on your selected preferences.

Security: To change your password.

User: Allows you to change address and other information about yourself (only for online use).

Mobile: This is where you sent up for banking on your mobile device(s).

Statement Delivery: Select your statement delivery preference for each of your online-enabled accounts.

Mobile Banking

You need the mobile banking application, a userid and a password, plus your mobile device to use the mobile banking features.

You can check your balance, look at history, see transactions and check your running balance - a lot like the overview screen we just looked at on the computer.

You can transfer funds between your accounts. With some mobile apps you can also pay bills from your device.

Other online transactions

You can do cash management (ACH transactions and wire transfers) from your mobile device. There are fees associated with these transactions. There are several levels of security - passwords and PINs - to keep this safe.

Security

Nola talked about the exposure of using a debit vs. credit card. Think of pumping gas. All one has to guess to use your credit card is your billing zip code - not that hard. With a debit card, they have to guess your PIN, which is harder, meaning it's more secure.

Be award that there are devices that thieves can put into ATM machines and card readers that capture the info from the cards entered. Nola says you can actually see these if you look into the slot! The bank checks their ATMs several times a day to make sure they are free of these devices.

The banking industry has stringent controls on how those who take debit and credit cards must be responsible protect your data. They have to keep their systems up to date and restrict access to those who need to know. The up-to-date software has high-level encryption built in.

For example, last year, there was a rash of credit card fraud in Key Largo. This was traced to one local restaurant using an unencrypted, old piece of software for their credit card processing. Someone was able to pull the information being sent in, made new cards with it, and sold them on the street in Miami. This is exactly why the requirements need to be so stringent.

Mobile Credit Card Processing

Maybe you are a vendor who sells wares from a booth at fairs and events. There are Apps for taking credit cards now. They come with a little reader that plugs into the earphone jack of your phone to read the customer's card.

Be very careful before deciding which of these to use. Some are not PCI-compliant, meaning, they aren't secure. Thieves near event grounds can skim numbers from unsecured transactions.

Nola said she knows there are problems with the one called "Square." There's another called "Pay Anywhere," and she wasn't sure whether that one was truly secure. She said the cradle-type ones are better in general, but do your homework!

Tips to protect against fraud

Create a long and strong password! Change it every 3-6 months.

Watch for fake emails from financial institutions. Your bank (and the IRS, etc.) will never email you and ask for information. These are scammers, phishing for info!

Never auto-save your password. Always type it in, and make sure you're on a secure network when you do .

Be vigilant about viruses and spyware.

Don't preprint your checks with personal info like your Social Security or Driver's License number.

Review your credit report periodically and make sure you understand all the transactions done in your name. Close old accounts you aren't using.

Protect/destroy any documents with sensitive info printed on it. *MU*

THANK YOU NOLA!!

Check Out Moolah's Youtube Video!

Moolah is First State Bank's mascot. The video was put together by Key West students as a school project. It's pretty funky-Keysy! See Moolah the Manatee promots Going Green in his debut hip hop music video: http://www.youtube.com/watch?v=bBTjCsQet9o

iPhone5 in November!

Jack Buccellato and Chris Muller of All Keys ComputerGuy will talk about the new iPhone at our November meeting. Mark your calendar for Thursday, November 8th!! *MU*

DO YOU REALIZE WE'VE BEEN TOGETHER THROUGH FOUR GENERATIONS OF iPHONES?

Shoes That Keep Track

Sent in by John Cooper

People with dementia or Alzheimer's who wander off and get lost are a frightening, frustrating problem for family caregivers and nursing facilities. Those who are not located quickly risk dehydration, exposure or injury.

Here's a new solution; a shoe with a built-in Global Positioning System device. Manufactured by GTX Corp. for about $300, they look like typical walking shoes but have a miniature GPS implanted in the heel. Caregivers set a "geo-fence" perimeter. Wearers can move freely around a specific area, but when they stray beyond the perimeter, a Google Maps message pops up on a computer or phone to alert caregivers. *MU*

Macintosh Systems Solutions Key West Courses: October 2012

Saturday, October 6, 10-11 AM
Introduction to OS X Lion
Free : No registration required
Get an up-close and personal look at the powerful features in OS X Lion and see how it changes the way you experience everything on your Mac. We'll show you the basics, including: connecting to the Internet, navigating the computer, connecting a printer, and organizing files.

Saturday, October 13, 10-11 AM
GarageBand'11 Essentials
Free : No registration required
GarageBand '11 and a little inspiration are all you need to make incredible music, whether you're an accomplished musician or you've never played a note. Tturns your desktop into a virtual stage, where you can choose the band and instruments they play to easily create amazing songs.

Saturday, October 20, 10-11 AM
Pages'09
Free : No registration required
Pages '09 is both a streamlined word processor and an easy-to-use page layout application. You can easily create stunning documents, from a simple letter to a professionally polished resume to a multipage newsletter and more.

Saturday, October 27, 10-11 AM
Keynote'09
Free : No registration required
Find out why iKeynote makes it easier than ever to make your presentations look their best, and you'll find creating a presentation surprisingly simple. Choose a Theme, fill in your own words and images. Easy-to-use tools let you add elements such as tables, charts, media, and shapes to your slides.

For more information, stop by the store or call Ashley Angle at 305-293-1888. Macintosh Systems Solutions. 1001 Truman Avenue @ Grinnell Street, Key West, FL.

Apple Authorized Sales, Service, and Training. Right here in the Keys. Cool!

Prezi Viewer for iPad

submitted by Karen Beal
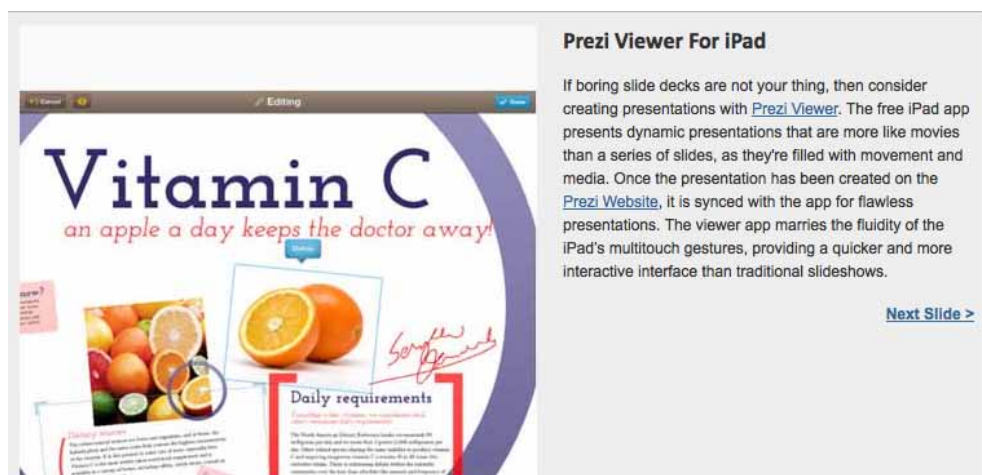
Prezi Viewer For iPad

If boring slide decks are not your thing, then consider creating presentations with Prezi Viewer. The free iPad app presents dynamic presentations that are more like movies than a series of slides, as they're filled with movement and media. Once the presentation has been created on the Prezi Website, it is synced with the app for flawless presentations. The viewer app marries the fluidity of the iPad's multitouch gestures, providing a quicker and more interactive interface than traditional slideshows.

Next Slide >

Boring, static slide shows could become a thing of the past. Prezi is a free online service that can be used to easily create beautiful, dynamic presentations that are more like movies than a series of slides; they're filled with movement and media.

Prezi Viewer marries the fluidity of the iPad's dynamics with its multi-touch gestures, allowing for a quicker and more interactive interface rather than the conventional method of being restricted to one slide after another. For the optimal presentation experience, those using the iPad 2 or new iPad have the ability to connect to a projector with a VGA cable.

With a recent update, the Prezi Viewer app has enabled editing, so users can quickly fix a typo on the go; however, the ability to create new projects is not yet available. One other downside is that users cannot incorporate PDFs, YouTube or Flash videos, since Flash is not compatible with iOS devices.

Once you start using Prezi Viewer, people will no longer dread your presentations; they will look forward to them.

http://itunes.apple.com/us/app/prezi-viewer/id407759942?mt=8 *MU*

Finder Labels to the Right

from Sandra Beese and Slices from The Villages Mac User Group

Did you know you can put Finder icon labels to the right of the icon instead of under it?

Just select any Finder window that is using icon view — this includes the Desktop. Then choose View, Show View Options. Change the Label Position from Bottom to Right. *MU*
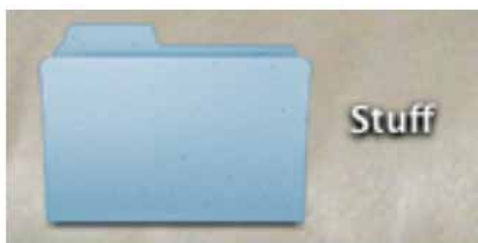
Quick Tip: Monitor Your System From the Dock

from Sandra Beese and Slices from The Villages Mac User Group

You can monitor your system using the Activity Monitor application in your Applications/Utilities folder. In that app you can go to View, Dock Icon and change the way the icon appears. It can show your CPU, memory, disk or network usage in a little graph in the icon. So then you can hide the app itself, but still keep tabs on your system. *MU*

Want more tips?

http://macmost.com/tips

OMNIDAZZLE for Mac Presentations

from Gary Kampel

OmniDazzle <http://www.omnigroup.com/products/omnidazzle/> is a free set of fun and useful enhancements that help you highlight certain areas of your screen, create special effects, and track the location of your mouse pointer. Each plug-in can be configured to suit your own particular preferences: change colors, make objects bigger or smaller, or change the way you activate the OmniDazzle

By allowing you to manipulate your screen, OmniDazzle offers practical features for doing presentations, taking screen shots, focusing on specific tasks, and adding visual information to your desktop. *MU*

FREE CLASSES IN KEY WEST!

Macintosh™ Systems Solutions has a free class almost every Saturday morning at the store in Key West! Visit them at 1001 Truman Avenue at the corner of Grinnell. They offer a wide range of classes for new and experienced Mac users. Stop by for all your Apple sales, service, and training needs, or call 293-1888.

FREE OS X CLASSES

The Apple Store at the Falls has free OS X classes every Saturday from 9-10 am! They also have one-on-one training, workshops and the Genius Bar. Call for more info:

Apple Store at The Falls
305-234-4565

8888 SW 136th Street
Miami, FL 33176
Mon-Sat:10-9:30pm
Sun: noon-7pm

http://www.apple.com/retail/thefalls

Macaholics UNANIMOUS

is the official newsletter of the

Upper Keys Mac Users Group

Free Manual for New Mac Users!

This 69-page PDF guide (from Makeuseof.com) supplies you with numerous tips, tricks and free applications.

Download it from **http://ukmug.pbworks.com/**

dummies.com

is a great place for useful and brief Mac Tips and Tricks! Check it out!

Did you see that picture of you, taken at the last meeting?

http://ukmug.pbworks.com/

TAKE AN OLD CD SPINDLE AND TURN IT INTO A BAGEL TOTE

Thanks to Kathy Romano for this one.

Sent in by John Cooper

Monroe County Recycle Collection Center: MM 100.1 Oceanside (Magnolia St.) 453-0788. Electronic items: 2nd & 4th Wed. of Month.

Special Saturday Dates
Key Largo: October 20
Marathon: October 13

E-waste: Monitors & Computers Batteries, Televisions, All Telephones & FAX Machines, Printers / Copiers, DVD / VCR Players, Radios & Speakers, Discs & Cassettes
Also taking Hazardous Household Waste.

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