Cyber Safety

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Saved for your entire life

• Selling for $60,000.00 below MSRP
• Sad story- Husband died, need to pay the bills.
• Not a verified seller
• Found on FB Market Place
Signs things were not what they should be

- Multiple people communicated with victim
- Story seemed to good to be true
- Not using local numbers
- Wanted wire transfer right now not to person selling RV
- They will take care of everything
- Time table was very fast
Lost entire retirement savings

• Had worked entire life to build savings
• Sick and allowed health care workers into home
Big mistakes

• Used paper document for passwords
• Made passwords easy name and use for many accounts
• No password on phone or computers
• Didn’t take warnings seriously from Banks
• Busy with taking care of sickness
Identity theft

• 5.7 million total identity theft and frauds per year
• 10.2 billion loss per year
• Senior citizens most common target
They have your email, phone number, social, credit card. Are you worth enough to scam

- Data breaches have been huge problem
- Dark Web information sites

An example of listings of stolen credit cards on BidenCash
SCAMS

• Relative scam- Grandchild in legal trouble (careful of multiple friends with same account name)
• IRS or Government scam- You owe lots of money but we can fix it now
  • Done mostly by calling you
• Money making Scam- if you do this we will send you money after you buy this card
• Fake charity scam
  • Vets and First responder
• Tech support- We saw you have a virus
Who does this

• Oversee groups
  • Many are from Ivory Coast
  • Asian countries
  • American’s who need money, many time they are a middle person

• Family members who have access to accounts
  • May open up accounts or withdraw money without permission
HELP!!! WHAT SHOULD I DO?

• Always verify information
  • Make them prove they are real
• Never give out personal information even if they give you a bit of yours (very easy to find out much of your info online)
  • OSINT
• Only talk with verified numbers
  • Numbers can been spoofed and SO CAN VOICES!!!
• Ignore calls and texts from people you don’t know.
  • Let them leave a voicemail
So what is so important about passwords

• Key to most accounts
• Change frequently
• Use a password manager
• Don’t make your family names and date of birth
• Use two factor authentication
• Do not LINK MULTIPLE ACCOUNTS!
REPORT IT

• Call local law enforcement
• https://www.ic3.gov/
• https://www.bbb.org/scamtracker
• https://www.fincen.gov/msb-state-selector
Make sure they have your correct information

• Make sure banks and others have correct
  • Phone numbers
  • Emails
  • Address
  • Point of Contacts
    • Wife, kids, trusted friend
Make that computer work for you

• Use only one web browser
  • Google
  • Firefox
  • Bing

  • These all have password managers and do a good job of protecting from harmful sites

• Don’t click that LINK
How many devices do you have

• Manage your devices
  • You can have Electronic Service Providers restrict old devices
  • Old devices can be used to access accounts
  • Don’t save log in information to computers or devices you don’t use
  • ALWAYS read emails from your ESP or banks about log in information
Careful what you post

• Don’t post lots of personal information such as
  • Date of birth
  • Home address
  • Vacation plans before you get back
  • Delete old accounts you don’t use