

Cyber Security Tips

The following is an update/ alert from KnowBe4, our Cyber Security training partner.

It's Holiday Season for the bad guys too! But not the way you might think. They go into scam-overdrive mode. Black Friday and Cyber Monday are the busiest on-line shopping days and the bad guys are planning to get rich with your money. So, here are the Top 10 Fraud Alert Tips

1. Never click on links in emails. If you want to shop at a site, enter that site address in your browser. There are thousands of fake sites that look almost identical to the real thing. Don't fall for evil-twin shopping sites.
2. Don't open attachments with special offers. It's a classic scam. The offer should be in the email and you should be able to see it right away.
3. Watch for malicious ads and popups. Do not click on ads that sound too good to be true, and ignore popups that might propose the "best deal ever".
4. Beware of e-skimmers. This is a new one. Do you know that bad guys sometimes skim your credit card at gas stations or ATMs? Well, there is a new flavor of that, the shopping website you order from might be infected with a "e-skimmer" and they steal your card data when you check out. You can prevent that by using PayPal or Amazon.
5. Use a credit card to buy stuff online if possible. NEVER use a debit card to make online purchases but use that debit card to take out cash only.
6. Do not shop over a public Wi-Fi. You simply do not know if it's secure and who is listening. Only shop using a secure, trusted network. If you have no other way to shop, use a VPN which encrypts your traffic.
7. Be very careful when you see a free offer during the holidays. There is an explosion of all kinds of survey fraud and gift card scams.
8. Do not re-use any of your passwords. Instead, use a password manager to create hard-to-break passwords. Re-using any password is literally an invitation to get hacked.
9. Keep a close eye on your credit card and bank accounts. During this season, unexpected and strange charges might appear which could very well be the first sign your card or even your whole identity has been stolen. If you think you might have been scammed, stay calm and call your credit card company, nix that card and get a new one.
10. Be especially suspicious of gift card scams. They can be a perfect holiday gift, but gift card scams are skyrocketing. Only buy gift cards from trusted sources.

So, especially this time of year, do not let the bad guys exploit your holiday spirit and use it against you. Remember to stay alert when you shop online! Think Before You Click!