SnoCope Credit Union

Simple Safeguards: How to Stay Safe From Identity Theft and Cybercrime

Presented by Retired
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About the presenter: Jeff was an FBI Special Agent for over 20 years, during which he investigated cybercrime, organized crime, human trafficking, and terrorism. Jeff has lectured at Harvard and Princeton Universities and written two highly reviewed books. He is featured in a Netflix documentary about the FBI and he often appears on national television news programs where he talks about the growing threat of cybercrime.

Here's an executive summary of the presentation with more details on the following pages:

1. Prevent Identity Theft

Create an online social security account

With your social security number and other personal information, a criminal can sign-up for social security benefits in your name and have the benefits sent to them. Here is what to do: If you are 62 years-of-age or older and have not created your online social security account, prevent a criminal from doing it before you. Sign-up at www.ssa.gov.

Freeze your four credit reports

A freeze restricts access to your credit reports and should prevent new accounts from being opened in your name. You will have to lift the freezes before you can open a new account. Freezing is highly recommended and is a proven way to protect against new account fraud. To freeze your credit reports, see the contact information of the reporting agencies on the next page.

Protect your paper

Shred your sensitive trash with a cross-cut, micro-cut or diamond-cut shredder. Don't leave outgoing mail with personal information in your mailbox for pickup. Consider signing-up for e-delivery of all your financial statements, as this is the more secure way to have documents delivered.

2. Watch Out for Tricks

Covid scams

Criminals mutate their methods and try to take advantage of current vulnerabilities. Be wary of unsolicited phone calls, text messages and emails, especially having to do with Covid. You should not provide your social security number or money to people who contact under the guise of Covid, or any crisis.

Account takeovers

As the term implies, account takeovers happen when someone gets unauthorized access to your online accounts. To prevent this, don't click on links or attachments in emails that you were not expecting or that don't make sense. Always log in to accounts by going directly to their websites, not through links.

Wire transfer fraud

This occurs when a criminal tricks a victim into wiring money to their bank account. Most commonly, a real estate company's email account is hijacked by a hacker, which provides them with information about people who are about to close on a home purchase. Right before closing, the hacker sends an email from the hijacked account to the home buyer instructing them to wire money for the closing to the criminal's or a mule's bank account. It can be very difficult to recover this money if it is not discovered very quicky. The FBI reports that home buyers have lost hundreds of millions of dollars every year to this scam. It is important to verify wire transfers with the recipient by phone or in person before sending money.

3. Protect Your Computer

Beware of pop-ups

Be cautious of pop-ups. Examples include ones that say you have to download something to see a video or a message that says there are threats detected on your computer. Don't click on anything in these pop-ups, including the "X" inside the pop-up itself. To remove the pop-up safely, hold down three keys: CTL+ALT+DEL (Windows) or CMD+Option+Escape (Mac). Then run your antivirus software to see if there is malware on your computer that caused the pop-up.

Keep your software updated

To stay safe from the latest threats, make sure that your operating system software and antivirus software is updated automatically. This can be configured in the settings/security options. Mobile device software should be kept updated as well.

Use passphrases instead of passwords

A passphrase is composed of a combination of words strung together. Passphrases protect us against two hacks the criminals use to gain access to our accounts. First, **brute force attacks**, where hackers use powerful programs and computers to guess passwords. Second, **credential stuffing**, where a hacker obtains a password for one site and uses it to hack another site. It's a two for one special! Strong passwords will also keep us safe against these threats, if you use a different one for each account, which unfortunately, not all of us do. See page four in this document for more information about passphrases.

Preventing Identity Theft

Protect Your Social Security Number

- ✓ Don't provide your social security number to anyone unless there is a legitimate reason, which include occasions when you are applying for employment, opening a financial account, freezing your credit reports or if someone is conducting a background investigation on you. Your doctor does not require your social security number for medical services.
- ✓ The Social Security Administration does not contact people by phone. If you receive a phone call purporting to be from them, it is most likely a trick to get you to provide your social security number.
- ✓ Don't routinely carry your social security card or any document on which it is printed with you.
- ✓ If someone that you contact asks you to verify the last four digits of your social security number, that's okay.

If a criminal steals an identity, here are six things they can do - and how you can stay safe:

1 They open credit card accounts, bank accounts and loans in your name.

Prevention: Freeze all four of your credit reports. A freeze restricts access to your credit reports and should prevent new account activity in your name. Once frozen, you must lift the freeze before you can get new credit. Freezing is highly recommended and is a proven way to protect against new account fraud. Below is the contact information for the agencies.

Experian: (888) 397-3742 | P.O. Box 9530 Allen, TX 75013 | **www.experian.com/freeze**

Equifax: (800) 685-1111 | P.O. Box 740241 Atlanta, GA 30374 | **www.equifax.com/personal/credit-report-services**

Innovis: (800) 540-2505 | P.O. Box 1640 Pittsburgh, PA 15230 | **www.innovis.com/personal/securityfreeze**

Trans Union: (888) 909-8872 | P.O. Box 2000 Chester, PA 19016 | **www.transunion.com/credit-freeze**

Keep your credit reports frozen indefinitely. You can freeze credit reports by mail, phone or online. It's easiest to do it online. When freezing, you will create a PIN, which is needed to lift the freeze when necessary.

Before you freeze your credit reports, it's a good idea to check them for unusual activity.
You are allowed four free reports each year. To order three: www.annualcreditreport.com or 877-322-8228;
Your credit report at Innovis must be ordered from: www.innovis.com/personal/creditreport

2 They file state and federal tax returns in your name.

Prevention: For federal taxes, depending on where you live, you might be able to get a PIN from the IRS to prevent fraud. To see if you can, go to this site: www.irs.gov. Check with your state authorities to see what methods they use to help prevent fraud. Victims won't be able to file tax return in the normal manner. But they still must pay their tax on time!

3 They get medical care or prescription drugs in your name.

Prevention: Notify your medical insurance provider if you have been a victim of any other form of identify theft. Check your health insurance statements carefully. If a criminal uses your identity to receive medical services, not only does it defraud the insurance provider, but it could create entries in your permanent medical record for procedures you did not receive and conditions that you don't have.

4 They file for social security benefits in your name (if you're eligible.)

Prevention: Create an online social security account at www.ssa.gov. When you create an online account, it does not mean that you have to collect benefits, just that a criminal can't do that in your name. Note that you can create your online account at any age and track your benefits throughout your lifetime through this online portal.

5 They file for unemployment benefits using your identity.

Prevention: There has been a large increase in fraudulent unemployment claims using stolen identities. Criminals filing for benefits using a stolen identity must have the personal information of the victim. It is important to be wary of telephone calls, text messages, letters, non-verified websites, or emails that require you to provide sensitive information, including birth dates and social security numbers. If you have become a victim, contact your employer and your state unemployment office to report the fraud and follow their instructions regarding resolution.

6 They steal the identity of a deceased person

Prevention: Identity theft could happen after someone dies. A criminal may use a deceased person's details to drain accounts, set up new loans, steal government benefits and more. Here is what you should do: Get copies of the official death certificate and provide it to all four credit bureaus and the deceased's financial institutions.

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Other terms regarding credit reports and what they mean:

Credit Monitoring: Your credit reports are monitored and if activity occurs, you are notified. ***Inside Scoop:*** *Credit monitoring does not prevent fraud. It only notifies you when your credit reports have been accessed. In most cases, the monitoring companies provide other benefits such as help with resolution, which can be very beneficial.*

Fraud Alert: Your credit file at the four credit reporting agencies is flagged for 90 days or for seven years if you have already had your identity stolen. Creditors should take steps to verify the identity of a person opening a new account. ***Inside Scoop:*** *Not worth the effort. Fraud alerts only work if the merchant takes steps to* verify the identity of the applicant.

Credit Lock: Limits access to your credit reports by some parties without your approval. ***Inside Scoop:*** *Don't use this. Locks are not governed by federal law, there is no guarantee of error free operation and some credit reporting agencies may charge you a monthly fee for this service.*

Steps to take if you are a victim of identity theft

1. Visit IdentityTheft.gov to report and recover from identity theft. This site should provide you with a good plan to recover based on your personal situation. You may also need to take the following steps, if they are not included in the plan.
2. Check your credit reports for accounts that have been opened in your name.
3. Notify those organizations of the fraud.
4. Freeze all four credit reports. You can freeze your reports by phone, mail or online.
5. Call your local police and file a report.
6. Call the Social Security Administration's fraud hotline at 800-269-0271.
7. Contact the Internal Revenue Service at 1-800-829-0433.
8. Contact your state taxing agency and follow their instructions to address the situation.
9. Notify any organization that has your money, including financial advisors.
10. Notify your medical insurance providers.

Child identity theft

A child's social security number can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live. Check for a credit report to see if your child's information is being misused. If it is, visit IdentityTheft.gov to report and recover from identity theft. Federal law allows you to create and freeze credit reports for children to keep them safe from potentially years of fraud.

Social media and identity theft

Personal information - Information such as your full name (including your middle name), date of birth, hometown, pet names, interests and hobbies, nature of work, and home or office address are just some of the personal details that people post on their profile. Criminals can use these details to commit fraud. Protect this information to limit the risk of identity theft.

Friend requests - You should only accept friend request from people that you know. Some requests come from attackers, who then may share malicious links that lead to malware or phishing sites.

Your posts - By default, Facebook tends to make everything you put on it's network public. One quick way to lock down everything you post is to set your default sharing option to **friends** and not **public**. When you make this change, only your approved friends see your posts.

Robocalls and identity theft

In many cases, robocalls are used to help facilitate identity theft. Be skeptical of your caller ID, as it could be spoofed by a criminal to make it look like the call is coming from a federal agency like the IRS or Social Security Administration. As a rule, don't give information to people who contact you by phone. To help to stop robocalls, you might consider **Robokiller**, a cell phone app and **Nomorobo**, which can be used for landlines connected to the internet.

Identity theft and home title fraud

Criminals use your identity to forge paperwork which transfers your real estate into their name. The transfer is not legitimate, because it is based on fraudulent documents. However, it is possible they could sell the property before the fraud is discovered. Your best defense here is to routinely monitor your property's records in the county. Check with your county to see if they offer automatic notification if there is a record change.

To remove your name from lists:

Mail - www.dmachoice.org **Phone -** www.donotcall.gov

To stop credit card offers and other solicitations:

www.optoutprescreen.com ***or*** 1-888-5-OPTOUT (567-8688)

Key Resources

Police or FBI: Search online for local number

FTC: 1-877-IDTHEFT; www.identitytheft.gov

To Report Internet Fraud: www.ic3.gov

Preventing Cybercrime

Here is some more information about the tips that I discussed in the presentation.

Protect Your Credentials

- To prevent account takeovers, it is important to protect your login credentials. Go to login pages directly, not through a link in an email or a pop-up.
- Before entering personal information, ensure you are on a secure site by looking for a lock icon at the beginning of the web address.
- Click on the lock to see a certificate, which verifies the authenticity of the site.
- For future access, store the site's web address in your browser's bookmarks or favorites.

Hover to Discover

- Email addresses can be spoofed. Hold your mouse without pressing the button (hovering) over a sender in an email to see the true sender. If the two email addresses are different, then someone may be trying to trick you.
- Hovering also works with website links, so you can see where the link will re-direct you to if you click on it.
- If you see two letters before the first single slash in a website link, those letters refer to a country where the website is located. A foreign country code could indicate possible fraud.
- To preview a link on a mobile device, press and hold the link.

Multi-Factor Authentication (MFA)

With MFA, you use a password **and** a PIN (most often sent to your phone) to log in to online accounts. This will help prevent an online account takeover. At a minimum, it should be used for financial accounts and email accounts. Most email providers won't ask for the code every time you log in if they recognize your computer and IP address.

Software and Security

- It is imperative that Windows computers be protected with antivirus software. Popular options are **McAfee**, **Norton** and **Windows Defender**, which comes free with Windows 10.
- Keep in mind that these programs provide one layer of perimeter security. If malware evades them, they most likely won't be able to remove it because they couldn't stop it in the first place.
- You might consider a malware removal program that does search and destroy missions. A popular free program that is very effective is called **Malwarebytes**. The free version compliments your antivirus program. It does not replace it.
- Configure your settings so that your operating system software and antivirus software is updated automatically.

Passphrases

A passphrase is like a password, only it's composed of a combination of words strung together. That makes them easier to create and remember. Here are some tips to make strong passphrases:

- Use at least twelve characters to protect against **brute force attacks**.
- Create a unique passphrase for each online account. This prevents **credential stuffing**.
- If a website makes you add complexity, you can add it to the passphrases that you have created.
- Here's an example passphrase for a Netflix account: ***leavetheguntakethecannoli*** 😀

Passwords/Passphrases Managers

- Consider using a password manager to help keep track of all your unique passphrases. Some good options are **Keeper, Dashlane, 1Password, LastPass and Bitwarden.**
- Another option is entering the passphrases in the note app on your smartphone and locking the note. This protects the contents of the note but keeps them assessable to you.

Unsubscribing from Emails

If you receive unwanted emails from organizations that you are familiar with and/or have done business with, you should unsubscribe. Don't reply to or unsubscribe from spam because that notifies the sender that you have an active email address, which could result in more spam. Send these emails to your spam folder.

Mobile Security

- Always use a passcode to protect your mobile devices. This keeps the information and apps more secure.
- Watch out for trick text messages. Don't call, click or reply unless you have verified the sender's authenticity.
- Download apps only from trusted sources. Make sure you check ratings and reviews if they are available and read the app's privacy policy to see exactly what personal information it will have access to if you download it.
- Don't give apps more permissions then they need for their purpose.
- Keep your operating system and apps updated. You can set you device to do this automatically in settings.
- Turn off Wi-Fi and Bluetooth when not needed. They announce your presence and are trackable by anyone interested.
- Delete unused apps from your mobile devices as they may have permission to access your personal information. Here's how for an **iPhone:** settings-general-iPhone storage-delete. For an **Android:** Settings-apps-uninstall.

Home Wi-Fi Networks

- Change your Wi-Fi's default name to make it harder for hackers to know what type of router you have.
- Change the default username and password for your router. It's easy for hackers to guess it, especially if they know the manufacturer.
- Use a strong passphrase and WPA2 encryption.
- If you have children actively using Wi-Fi, you might have a separate router for them to keep **you** safer.

Virtual Private Network (VPN)

Using an unsecured public Wi-Fi network could be expose your private information. A virtual private network, better known as a VPN, creates a secure connection between your computer and the websites you are visiting. It is a must for accessing sensitive information in a public Wi-Fi network. Check the reviews on VPN options and get one that encrypts **all** of your traffic. Don't have a VPN? Use the cellular network on your phone to connect to the internet instead of the public Wi-Fi network.

Common Cybercrime Scams

Below are some more details on some common cybercrimes and how you can stay safe.

Fake Emails

- Be careful where you click. Don't click on links or attachments in emails from an unknown sender, a suspicious sender or in emails that don't make sense.
- Remember that a friend's email account can become compromised and that attackers can "spoof" someone's email address to appear to be from anyone.
- Don't react emotionally to an email. The hackers count on this to overcome logic and common sense to try to convince us to make bad decisions.

Email Account Takeovers

It is very important to protect email accounts from hackers. If they get access to an email account, they can use it as a base for committing fraud that could affect more then one person or account. For example, they might be able to:

- Log in to other accounts if the victim uses the same username and password.
- Send malware or links to fake login pages to your contacts, who think the email is coming from you.
- Send wire transfer requests to a financial advisor.

Tech Support Scams

Tech support scammers lure you with a pop-up window that appears on your computer screen that looks like an error message from your operating system or antivirus software. The message warns of a security issue on your computer and provides a phone number to get help. They want you to pay for tech support you don't need or to fix a problem that doesn't exist. They often want payment by gift card because it can be hard to reverse. They may ask for remote access to your computer. If someone calls you with this schtick, hang up and if you get a pop-up as described, don't call the number in the pop-up.

Email Extortion Scams

According to the FTC, this scam has increased recently. In this scenario, the scammers lie and say they have access to your computer, webcam or have installed clever software to hack your files. They threaten to release personal information about you and your online habits if you don't pay them. But they may really know one of your old – or recent – passwords and they include it in the message to prove it. Most likely, this was obtained through a third part breach. When you see that, you know it's time to update your password on that account. If you get a message like this, don't engage with them and report the incident to the FTC at www.FTC.gov/Complaint.

Ransomware

What it is: Ransomware is a form of malware that restricts access to data by encrypting files or locking computers.
How it begins: Victims will open an email addressed to them and may click on an attachment that appears legitimate, like a notification of a missed package delivery. This may cause ransomware code to install on their computer.
What happens next: The malware encrypts files on a victim's computer. They see computer messages advising them of the attack and demands for a ransom payment in exchange for a decryption key unlock a computer or recover the files.
To stay safe: Don't download attachments from an unknown source. Backup your files. But because ransomware can attack backups, using a cloud backup that can restore to previous versions that are not encrypted is a good option.

Real Estate Wire Transfer Fraud

It begins when a criminal hijacks the email account of lawyers, real estate agents, title companies or lenders to get the details of real estate transactions about to close. Then, posing as a party to the transaction, the criminal will email a buyer with instructions on where to wire money for the closing. The buyer, who believes they have received legitimate instructions, will wire the money to the criminal. A wire transfer is almost impossible to reverse once completed. This crime is an epidemic and growing. Not buying a home? Warn family and friends who are. You might save them thousands of dollars in losses.
There is too much money at stake for you to make a mistake. Here are some tips to stay safe from this crime:
Know that wiring instructions rarely change and be very suspicious of last-minute wiring changes. During a real estate transaction, know the phone numbers of all the parties and know their voice. Get the wiring information in person or over a verified phone number. Finally, if your gut is telling you something is wrong, investigate. You are probably right.

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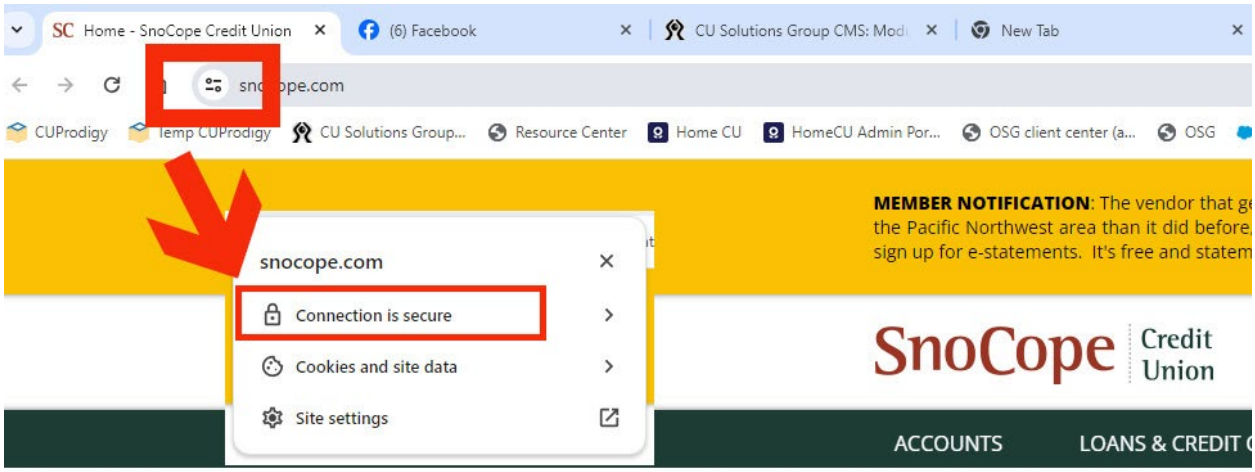
Fraud & Cyber Security Update

How to know if a website is safe:



https or 🔒 = secure, now looks different

Google Chrome Browser

Earlier Agent Lanza said to look for the **"pad lock"** or **https** to know if the site was secure. And that is true. However, a recent update to Google's Chrome internet browser (and some other browsers) have made visual changes.

As of June 2024, notice how now the "lock" is gone as is the https in front of the URL (web address). Now, best practice is to click little lines in front of the URL, then A window will open to see if the site is secure and other site data.

How to know if a QR code is safe:

QR codes are the way of the world now, especially since the pandemic. Everything from SnoCope's financial wellness webinars to your favorite restaurant's menu can be accessed via a QR code. To use a QR code you simply activate your camera and focus on the QR, then click the link to visit the website – but be careful, a QR can send you anywhere.

When your phone recognizes the code's data, it will show you the website that it wants to go to, and it will show you the link in a window. ***Ask yourself – "Does that website look like the information I am looking for?***" If not, then do not press your finger to the link. The QR might be sending you somewhere else, to a fraudulent site.

If it looks like it's sending you to a place where you should be going, like a webinar registration page, then it makes sense to proceed. Again, taking a moment and deliberate, cautious actions can save your device and the data on your device.

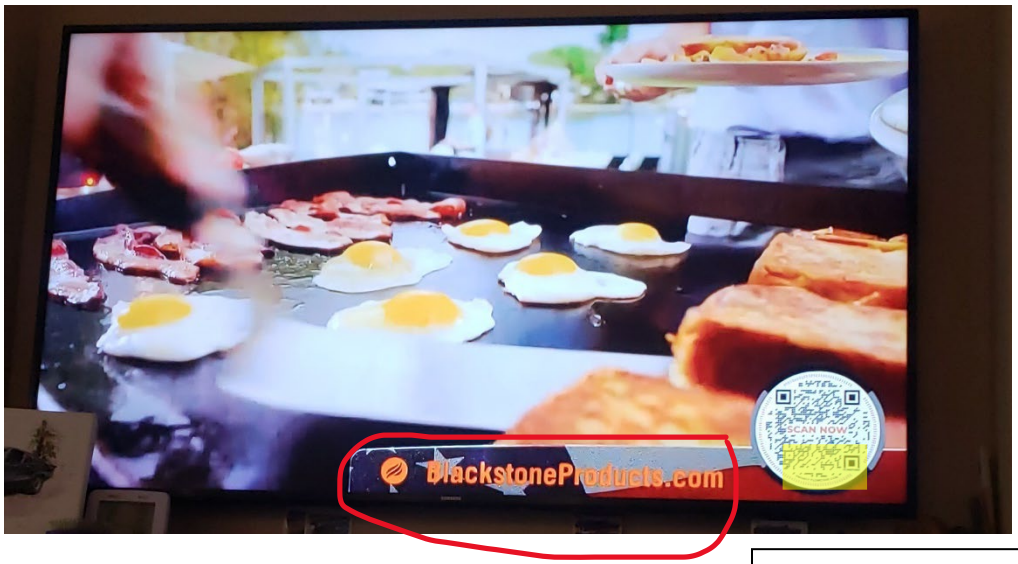
Flowcode QR codes – Good or Bad? What is a Flowcode?

There is a new QR code out there that marketing people can use for their brands, but is very intrusive of your privacy and you should use caution. It's called a Flowcode and it's a QR that as soon as your click it, gives access to all your data on your device to the company for other purposes.

Most Flowcodes are found on TV. There's a caveat to Flowcodes however, a company (like Komo News) cannot force you to use them. They MUST supply you with the URL to go to the same website without using the Flowcode. Flowcodes must be identified as such, because they harvest data on the user. If you click a Flowcode, be prepared to get inundated with marketing texts, emails, and calls about purchases, politics, and other matters as they have your personal data and they know your geolocation (see Flowcode privacy policy on last page about the data that they collect).

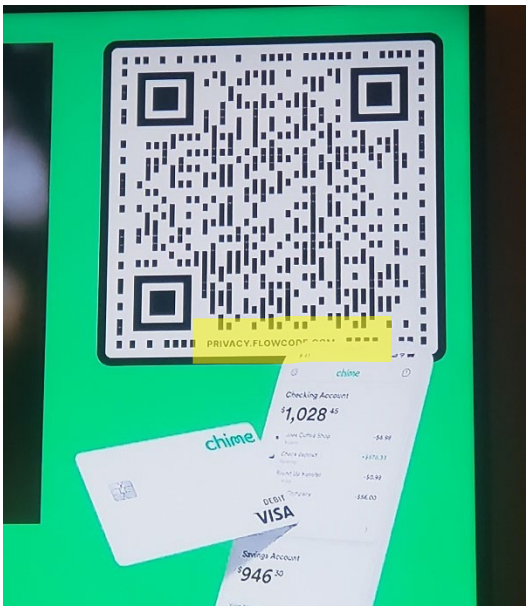
This is what Flowcodes can looks like:

Usually round, but that is now changing, square and personalized per brand is popular now. It must say "Flowcode" on it and the privacy statement URL must be included.



Here is the alternative URL that has to be given next to the Flowcode so you don't have to use the Flowcode QR

This is the "Flowcode" name letting you know it's not a regular QR. It can be very small, but it's there at the bottom.



This is the “Flowcode” name letting you know it’s not a regular QR and note the privacy statement URL as well. This is the new square style

Another example:

Notice the privacy statement URL and the Flowcode name and the alternative URL so you don’t have to use the QR and can go to the USO site directly.

This is from the **Flowcode Privacy Statement on what data they collect** with each scan. If you'd like more information, visit: https://www.flowcode.com/privacy-policy

Personal Information that could be collected or generated when you scan one of our QR Codes (including on a Flowtag). Personal Information We Collect:

- A record of the specific QR Code you scanned;
- Information about your device, such as its current IP address, the operating system and the browser used by the device;
- Unique cookie IDs we assign to your browser (but cookie usage is reduced or unavailable in some countries outside the United States)
- **Precise geolocation**; and
- Inferences drawn from any of the above, such as your general location based on your IP address, or an inference about **your interests or your attributes** based on the fact that you scanned that particular QR Code.
- Personal Information collected in other contexts, such as through other use of our Sites or interactions with our business contacts or other counterparties:
- **Contact information, such as name, username, email address, phone number and address, and professional or employment-related data (such as title);**
- **Information about your purchases** in accordance with your contract with us under our Terms of Use;
- **Payment details, such as payment card number** in accordance with our Terms of Use or other contract with us;
- Records of services carried out and **business relationships**;
- Information about your interests and marketing preferences;
- Information about your device or browser, that we collect through automatic means such as cookies and other technology (e.g., unique browser identifiers, IP address, browser and operating system information, device identifiers (such as the Apple IDFA or Android Advertising ID), **geolocation information, list of installed apps, local Wi-Fi network name; and internet connection information**);
- **Details you provide through forms or other interactive content that we host, such as a Flowpage contact collection form or check-in form, including name, phone, address, age, gender**;
- Other information collected through automatic means about your interactions with Brands, Creators and other partners, and about your interactions with our Sites and Services; and
- Inferences drawn from any of the above.