ONLINE SAFETY AND SECURITY
Overview

• Strong Passwords
• Spam
• Phishing
• Malware
• Common Scams
• Best Practices
Creating Strong Passwords

- A password is like a key
- Sensitive information requires strong passwords
- Unique passwords for personal & financial info
- The longer the better
- Meaningful, memorable phrase
  - Opening line to a book
  - Favorite line from a song
  - Punchline to a joke
What is Spam?

• Unwanted or junk email sent by strangers
• Snail mail equivalent is circulars or ads
• Usually to sell something
• About one billion spam messages are sent everyday
What Do I Do with Spam?

• Ignore
• Delete
• Don’t respond
• Mark as Spam
What is Phishing?

• Attempts at identity theft by email or a website
• Communications pretending to be from a legitimate business or financial institution
• Will ask you to provide information by
  • Clicking a link
  • Downloading an attachment
Is it Phishing?

Look for these telltale signs:

• Weird links
• Requests for personal information
• Creates a sense of urgency
• Obvious typos and errors
• Generic salutation and signature
Sample Phishing Email

Online Banking Alert

Dear MyBank valued member

Due to concerns, for the safety and integrity of the online banking community we have issued this warning message.

It has come to our attention that your account information needs to be updated due to inactive members, frauds and spoof reports. If you could please take 5-10 minutes out of your online experience and renew your records you will not run into any future problems with the online service. However, failure to update your records will result in account suspension. This notification expires on Aug 5, 2004.

Once you have updated your account records your internet banking service will not be interrupted and will continue as normal.

Please follow the link below and renew your account information:

https://www.mybank.com/eme/update/update.htm

Sincerely,

MyBank customer department
What is Malware?

- Software that is harmful:
  - Viruses
  - Spyware
  - Ransomware
- Trouble spots:
  - Strange links
  - Unfamiliar websites
- Anti-virus software can protect against malware
  - Norton AntiVirus
  - AVG AntiVirus Free Edition
Common Scams

• The Grandparent Scam
• Medicare scams
• Investment schemes
• IRS scam
• Tech support scams
Best Practices for Staying Safe Online

- Avoid sharing passwords
- If it seems too good to be true, it probably is
- Mark as spam
- Don’t click on links in strange emails
- Use trusted, secure sites
  - Look for the “s” in https
- Sign out
- onguardonline.gov
THANK YOU!