

Staying Safe On The Internet

Protect Yourself From Internet Fraud, Virus' and Email Scams

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Definitions

Malware - software that is intended to damage or disable computers

Virus - type of malware that makes copies of itself to infect computers

Trojan – type of malware that steals information about you

Phishing - attempt to trick you into giving out user names, passwords, social security numbers, and credit card details

Spam - any unwanted emails, usually solicitation emails

Email Safety

Online (Cloud) Email Services

- Gmail
- Yahoo
- Live / Hotmail (Microsoft)

Email Software (Apps) on Your Computer

- Microsoft Outlook
- Thunderbird
- Apple Mail

My email addresses:

stevenh@gmail.com – public, shopping & subscriptions

steve@mtainfo.com - personal & some trusted web sites

IDENTIFYING SPAM EMAILS

Online email services may provide warning about emails that might get you into trouble. The example given was a Gmail message, embedded in the email and highlighted in red, that said: *“Be careful with this message. Similar messages were used to steal people's personal information. Unless you trust the sender, don't click links or reply with personal information.”*

Do NOT automatically open all email. Just opening an email can harm you. For example, it can signal that you are a real person who reads spam... so send me more spam.

First look at who sent the email. Do you recognize the name? Is it from a friend or company you commonly do business with? That's good... but before you open it look at the subject line. The sender name can be faked.

Common spam subject lines to look out for...

- Contact _____ for your delivery
(FedEx, USPS, etc. Do not send email notices for undeliverable packages).
- Congratulations _____, you were chosen...
(you are special)
- Wanted testers
(we'll send you a free tablet, if you'll tells us what you think about it)

If it seems too good to be true, it probably is. Email scams typically appeal to greed, or our pride, or our interest in gossip... in email we most often get caught through appeals to our vices.

Other Examples of Compelling Spam Subject Lines

- Re: 2nd Notice-USAA Rates Reduced To New Low-RateLock Today by 11:59pm
- I dropped 14 lbs in just 2 weeks” - Free Trial Today
- Alert: Left-Wing Radicals Prohibited Story From Public, Video Expires 3.20.2015
- Alert: Right-Wing Radicals Prohibited Story From Public, Video Expires 3.20.2015
- NASA Science Study: End Your Diabetes in 2 weeks - #5324517
- Warning: You Car Warranty Is Expired-Replace by 3.20.2015-60% off
- Notice: Child-preditor-alert-in-your-area, list available until 3/30/2015



SHOULD YOU RESPOND? ---- NO! – NO! – NO! – DELETE SPAM

You receive an email from Dave → “Have you seen this?” → DO NOT CLICK ON THE LINK

Notice from, the FBI – notice the image in this email does not display → **TURN OFF** the automatic display of external images in emails. Displaying images notifies the sender that you read spam emails. Plus, displaying an image can be used to set and read cookies.

What Is A Cookie?

Cookies are used to store information about you, to track where you have been on the internet, and record what you have been doing.

DO NOT click on links in emails, unless you are sure it is save. Don't assume. BE SURE.

Put the cursor on the link, and you'll see the URL (web address) at the bottom of the screen. Is the web address (the dot com, for example, on the left end) the same as the organization the email is from?

5 Signs Your Computer is Infected

- Runs very slowly – programs load much slower than normal. Your computer frequently crashes, freezes, or in general is running slow.
- Pop-up ads start appearing more frequently than they have in the past.
- Program you never installed appear.
- Lockdown warnings appear
- Your existing programs or screens look different
- Essential functions don't work. In Windows Task Manager (ctrl-alt-del), or on a Mac Spotlight (command _+ space) no longer work.

5 More Signs Your Computer is Infected

- You notice new toolbars, links, or favorites you didn't add
- Your home page, mouse pointer, or default search program has changed
- You type in a specific web address, but end up at a different web site.
- You see pop-up ads even when your computer is not connected to the internet.
- Your computer starts over-heating

Examples Of Email Phishing

- Notice from ACH about a problem with a recent bank transfer.
- Notice of 50% savings on health insurance from multiple insurance companies.
- Exclusive story that has been banned from Fox!! Read it for a limited time.

NEVER CLICK ON UNSUBSCRIBE LINKS! – unless you know FOR SURE that it was something you subscribed to in the past.

PROTECTING YOURSELF AGAINST SPAM

- Do not open spam!!!!
- Check links before clicking. / A better option: don't click – go direct
- Do not automatically display images
- Do not unsubscribe
- Do not open attachments
- Be wary of ANY requests for personal information
- Be wary – greed, pride, desire for revenge, gossip, sex (lust) – anything that appeals to a vice
- Be wary of emails from your bank, credit card company, FedEx, or any trusted source requesting that you click a link.

- Watch for language or dates that do not seem natural as though written by a non-English speaker. Offers from major companies will have correct grammar, punctuation, and spelling.

**DO NOT BE CONFIDENT YOU NOW HAVE ALL THE ANSWERS AND ARE SAFE.
BE ALERT --- BE WARY --- BE CAUTIOUS**

Text Message Spam – Phones Are Computers

- Often promises free gifts (gift cards, cheap mortgages, debt relief, credit cards, or computer products)
- Asks you for personal information to claim the gift or discount
- DO NOT give out bank info, CC info, SS number, income info, nor job info.
- Clicking on a message can install malware that steals your identity or uses your phone (and camera).
- Can lead to unwanted charges on your phone.
- Can slow your phone
- Delete – Don't Reply

Virus Protection Software

Is necessary – but does not mean you are 100% protected. It will partially protect against viruses, spyware (a type of trojan), annoyware, and malware in general. It usually can only provide limited protection against trojans and phishing.

PC Magazine Best Free Antivirus 2015

Malwarebytes Anti-malware
Panda Free Antivirus 2015
Bitdefender Antivirus Free Edition (2014)
Comodo Cleaning Essentials 6
Malwarebytes Anti-Exploit Free

Best Antivirus 2015 (purchased)

Webroot SecureAnywhere Antivirus 2015
Bitdefender Antivirus Plus 2015
Kaspersky Anti-Virus (2015)
F-Secure Anti-Virus 2015
McAfee AntiVirus Plus 2015

Some virus protection software will mark web search results to identify web sites that may be a problem.

Fake Virus Warnings

A warning informing you that your computer is infected appears on your computer, but it does not look like what your software normally displays. Clicking on a link or button in the pop-up will install more viruses and other malware on your computer. Calling the phone number will result in a recommendation to go to a web site that will fix your computer – but it will install viruses and other malware. If you receive a hone call informing you there is a problem with your computer, **HANG UP!**

Non-Virus Undesirables (Junkware/Bloatware)

This is software that is not harmful, but you do not want it on your computer. The most common source is installing or updating Java or Adobe products (Flash Player or Acrobat Reader). READ THE INSTALLATION SCREEN. Be sure to remove the check from the box indicating other things will be installed. However, installing free games, toolbars, utilities and other types of free software, may result in bloatware being unknowingly installed. Not all suppliers of software will ask before installing bloatware. Even playing free online games is a common source of bloatware (or viruses) being installed.

<http://www.scamwatch.gov.au>

- NEVER click on pop-up alerts! Don't even click on the cross to delete the pop-up alert as this may result in getting more pop-ups. Instead, hit control + alt + delete to view a list of programs currently running and delete the pop-up alert from the list of running programs.
- NEVER rely on the contact details provided in a pop-up message. Instead, find your anti-virus vendor's contact details through an internet search.
- Avoid questionable websites. Some sites may automatically download malicious software on to your computer.

Computer/Internet Security

- Strong, Unique Passwords
 - Include numbers
 - Use both letter caps and lower case
 - Include special characters
 - No pet name
 - No family names
 - No dictionary words
- Example of a good password: HD5^ykX37cQz\$
- Password Managers
 - www.Keepass.info
 - www.Lastpass.com
- <https://www.eff.org/https-everywhere>

Safe Buying On The Web – Auctions

- Understand how the auction works
- Find out how the website handles problems. Can the shipment be insured?
- Learn about the seller - examine seller's feedback
- Determine the required method of payment
- Purchase using credit card
- Be VERY cautious with sellers outside the U.S.
- Do NOT give out your SS or driver's license number – EVER!

Safe Buying On The Web – Ordering / Delivery

- Buy from reputable sources
- Obtain physical address and phone number (use Google street view)
- Send an email to the seller to see if you get a reply (no free emails accounts)
- Check with the BBB in the seller's area
- Check other web sites (Google search)
- Don't judge the seller by their web site
- Ask about returns and warranties
- Use a credit card

Identity Theft

- Via the Internet – Phishing
- Shoulder Surfing
- Dumpster Diving

Try to trick you into giving out personal information:

- Emails (links, attachments, phone numbers)
- Fake web sites (online stores, banks, etc)
- Tracking your internet activity to collect information about you

Steal your personal information:

- Public internet connections
- Trojans
- Lost/stolen computers, phones, hard drives, etc

Stop, Think, Connect

<http://stopthinkconnect.org/tips-and-advice/>

Contact Information:

Steve Hudgik - cbBibleChurch@gmail.com

Cannon Beach Bible Church

Sunday Worship Services

English - 10:45 AM
Spanish - 6:00 PM

English Home Bible Studies

Cannon Beach Home Church - Tuesday 7:00 PM
Verse by Verse - Thursday 7:00 PM
One Time - One Hour – visit: www.CBBC.us/bible-study

web site: www.CBBC.us

Facebook: www.Facebook.com/CannonBeachChurch

Email: cbBibleChurch@gmail.com

Cannon Beach Bible Church

The Friendly Church That's Been A Part Of Cannon Beach Since 1951

We are a fellowship of believers that will warmly welcome you. We are dedicated to helping people grow in Christ through prayer, Biblical teaching, and participation in local ministries.

It's okay, you can read our email...

My fiancée and I were at your church a couple of weeks ago during Valentines day weekend.

We wanted you to know we really loved your Bible teaching, how strong and non-compromising and encouraging it was, and how applicable to our lives. It was so clear how much both you and your wife loved the Lord. It was a blessed time for us to meet and worship with you all.

*Thank you for welcoming us all so warmly. We plan to come back and worship with you every time we are in town. ---
Jeremy and Amber, Hillsborro*



Have questions about Jesus, the Bible or Christianity?

You can send your questions anonymously using an online form on our web site. Visit: www.CBBC.us/bible-questions

One Time One Hour Bible Study

In one hour we'll look at scripture to answer three of the most commonly asked questions:

Where did I come from?
Why am I here?
What happens after I die?

For more information visit:
www.CBBC.us/bible-study



Now these were more noble-minded than those in Thessalonica, for they received the word with great eagerness, examining the Scriptures daily to see whether these things were so. Therefore many of them believed, along with a number of prominent Greek women and men.

-Acts 17:11-12