Be Engaged. Be Informed. Be Heard.



OF TELLICO VILLAGE, INC

Your Voice in the Village



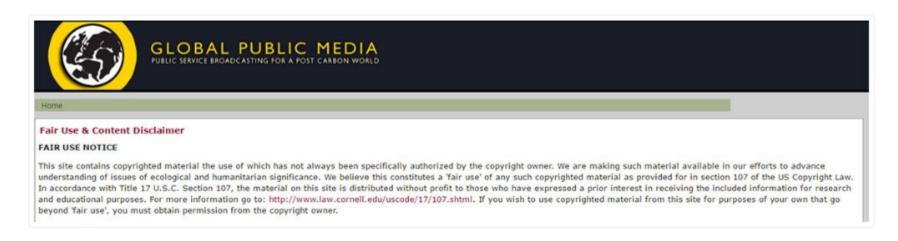
Protecting Your Personal Communications Additional Information & Links Joint Education Presentation by





Disclaimer:

HOA and/or TVCC is not responsible for any errors or omissions, or for the results obtained from the use of this information. All information in this site is provided "as is", with no guarantee of completeness, accuracy, timeliness or of the results obtained from the use of this information..."



Mass Equality has a "Fair Use Policy" and "Legal Disclaimer" that includes the same standard notice:

Contents

- Password Keepers
 - What they are and How to Use
 - Screenshots & links to Paid For & Free Password Keepers

- SHUT YOUR PHONE DOWN COMPLETELY AND WAIT FOR AT LEAST 30 SECONDS TO RE-BOOT.
- DO NOT JUST DO A "RESTART" THIS DOES NOT COMPLETELY CLEAR THE MEMORY.
- Use many of the same types of protective programs and cautions as a computer to shield you.
- Process Updates as soon as available!!!!!!

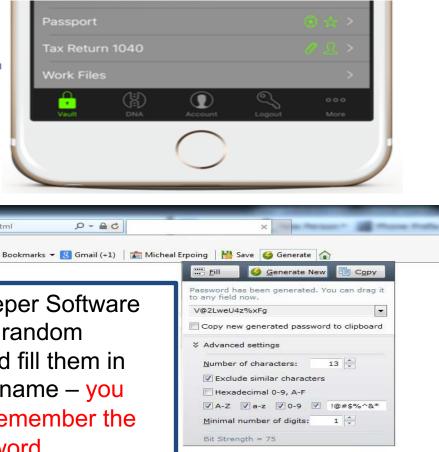
Password Keepers

Never Forget or Have to Remember Passwords Again

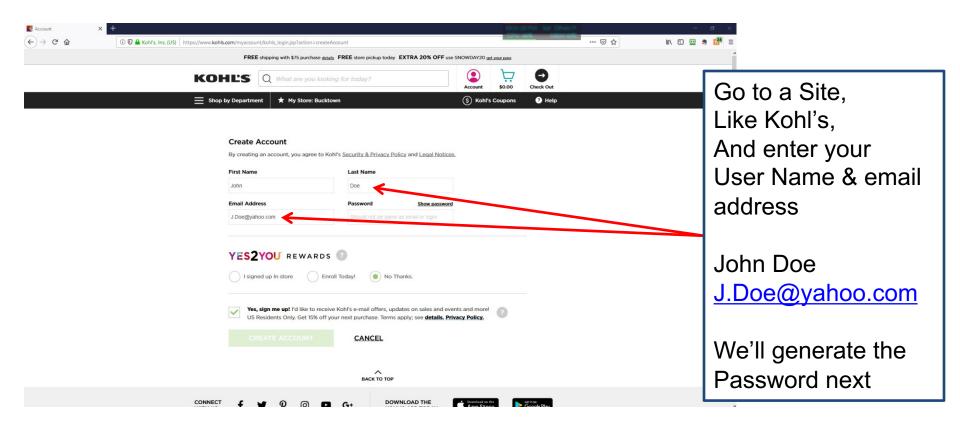
We hate remembering passwords. Storing your passwords on paper, in a spreadsheet or in your browser is vulnerable to cyber criminals. With Keeper, you'll never have to remember passwords again. Keeper stores and manages your passwords in your Keeper vault.



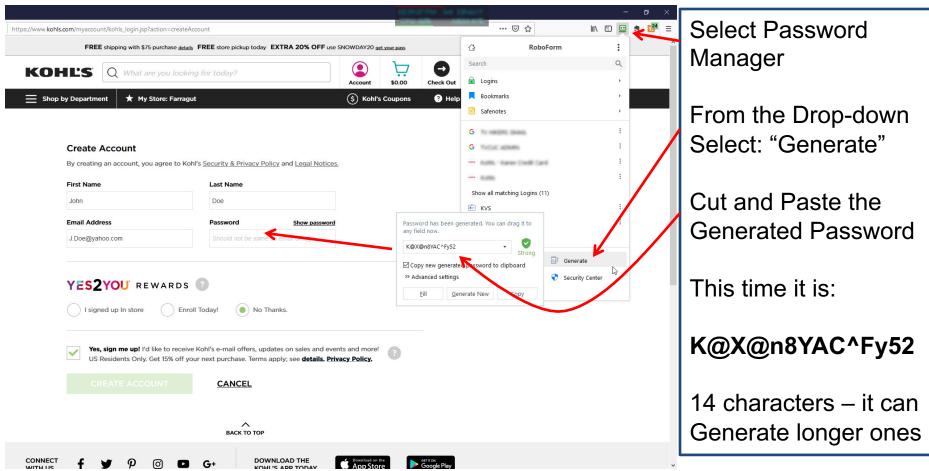
Master Password



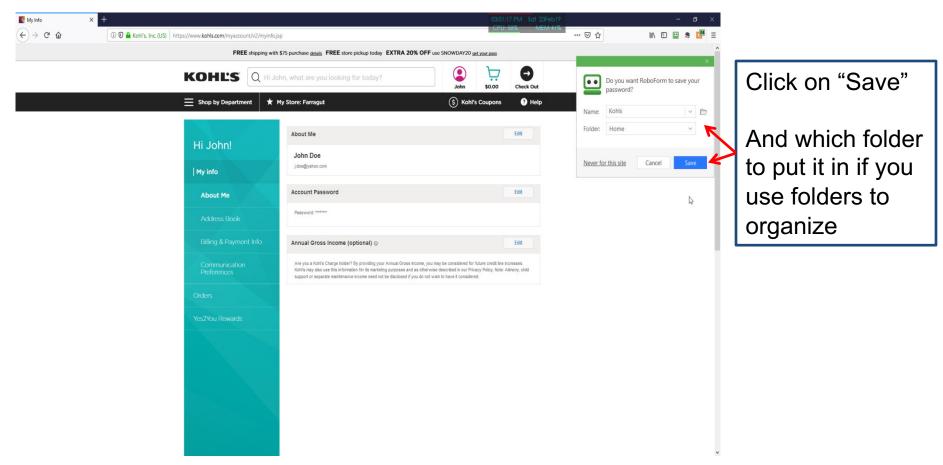
Quick How to Create and Use a Password with a Password Manager



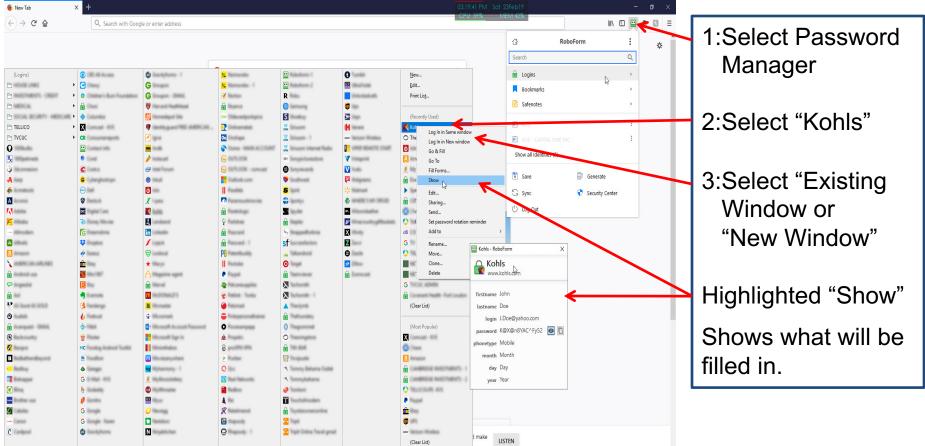
Generate and add Password



Create the Account and Save the Logon Credentials



You are now able to Just "Click & Go"



Existing Accounts or Changing Password

- To add and existing account, go to that site and logon as usual, just click "SAVE" in the Password Manager and that will be added. Over time you will have them all in.
- If you have to change your password, just click "SAVE" in the Password Manager and choose to overwrite the existing or a new "XXXXXX-X" (Kohl's-1) selection.

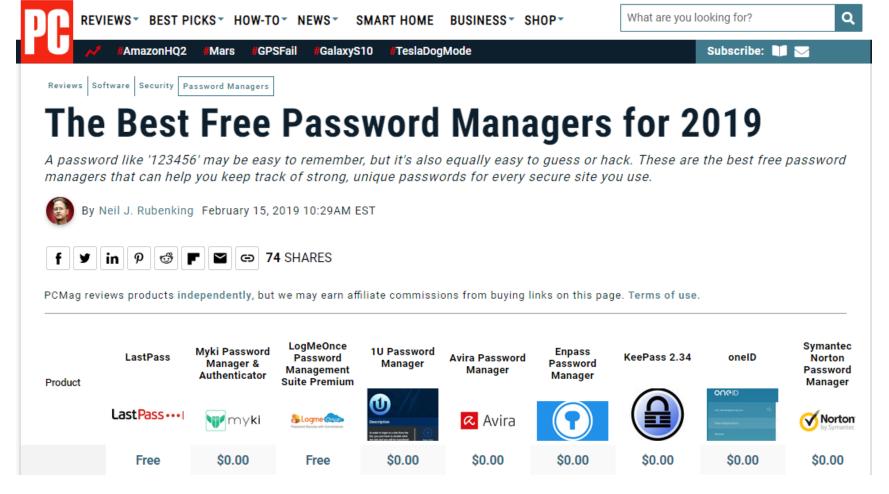
You can create the new password using "Generate".

- Password Managers make keeping your passwords ready to use and update. No more searching for that lost scrap of paper, or finding a bunch for the same site and wondering which is right. Other information can be safely kept like a note with Serial Keys for Windows or other programs.
- If you use a paid version, you can have your Computer and Smart Phone Linked to get the information if your Computer is locked. You can share the same logons by using the same Password Manager credentials.

The Key is to create a very strong password for the Manager, to keep everything safe. It is the only one you need to remember.

	WS- BEST P	ICKS- НОW-1	O- NEWS-	SMART HO	ME BUSINES	ST SHOPT	W	hat are you look	ing for?	Q
Product	Zoho Vault	Dashlane	Sticky Password Premium	Keeper Password Manager & Digital Vault	LastPass Premium	Password Boss Premium v2.0	LogMeOnce Password Management Suite Ultimate	RoboForm 8 Everywhere	AgileBits 1Password	True Key by Intel Security
	ZOHO	🕑 dashlane	Sticky Password	keeper	LastPass ••••	PASSWORD BOSS	Passard bacily att Constants	RoboForm	1Passw@rd	🎊 True Key
Lowest Price	\$12.00	\$39.99	\$14.99	\$25.49	\$24.00	\$29.00	\$39.00	\$19.95	\$35.88	\$19.99
	Zoho	Dashlane - Synced	Special Offer	Keeper Security	LastPass	Password Boss	MSRP	RoboForm	MSRP	MSRP
	SEE IT	SEE IT	SEE IT	SEE IT	SEE IT	SEE IT		SEE IT		
Editors' Rating	••• 00	EDITORS' CHOICE	••••	EDITORS' CHOICE	••••0	••••	••••0	••• 00		••• 00
Import From Browsers	_	~	~	~	~	~	~	~	~	~
Two-Factor Authentication	~	~	~	~	~	~	~	~	~	~
Fill Web Forms	—	~	~	~	~	~	~	~	~	—
Multiple Form- Filling Identities	_	~	~	~	~	~	~	~	~	—
Actionable Password Strength Report	~	~	_	~	~	~	~	~	~	-

https://www.pcmag.com/article2/0,2817,2407168,00.asp

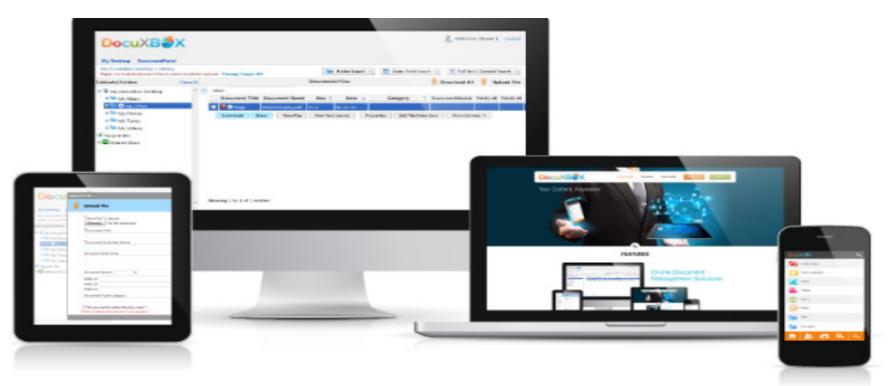


https://www.pcmag.com/roundup/331555/the-best-freepassword-managers <u>So Now We'll Ask the Question:</u> <u>How Should You Protect Yourself?</u>

 #1 Use Strong Passwords – REAL ONES!! – Keep updated.

- Have a safe strategy for keeping Passwords.
- Consider Password Keeper Software.

Are Any Devices "Safer" than Others?



No, not really, it is most often us who let the hacker in

<u>COMPUTER THREAT – YES, EVEN APPLE PRODUCTS</u> <u>CAN BE ATTACKED</u>

• If you get a message that you computer has been attacked and you have only some few seconds to respond to a phone number to fix it:

SHUT YOUR COMPUTER DOWN COMPLETELY AND WAIT FOR AT LEAST 30 SECONDS TO RE-BOOT. DO NOT JUST DO A "RESTART" – THIS DOES NOT COMPLETELY CLEAR THE MEMORY. Fear blocks reason. The goal is to frighten you enough to stop you from thinking clearly.

- These messages frighten people into letting strangers take control of your computer and charge you to fix them, allowing them to lock you out or steal information – and your money. Most likely your computer will be trashed.
- Install, keep updated and use Anti-Virus programs. Yes, you can get some for free, but consider the benefits of a subscription and if it offers more protection.
- Install, keep updated and use Malware programs. Yes, you can get some for free, but consider the benefits of a subscription and if it offers more protection.
- Install, keep updated and use Anti-Ransom Ware programs. You can get some for free, some are being included in Anti-Virus programs as part of a subscription.

https://www.wcpo.com/money/consumer/dont-waste-your-money/listen-new-talking-tech-scam-takes-over-your-pc

SMART PHONE THREATS

- A Smart Phone is a computer. Messages or links like those sent to a computer will pop up and cannot be dismissed.
- SHUT YOUR PHONE DOWN COMPLETELY AND WAIT FOR AT LEAST 30 SECONDS TO RE-BOOT.
- DO NOT JUST DO A "RESTART" THIS DOES NOT COMPLETELY CLEAR THE MEMORY.
- Use many of the same types of protective programs and cautions as a computer to shield you.
- Process Updates as soon as available!!!!!!

Settings to Secure Your iphone, iTab

1. Turn on USB Restricted Mode to make hacking more difficult

- 2. Make sure automatic iOS updates are turned on
- 3. Set a stronger device passcode
- 4. Switch on two-factor authentication

5. Change your reused passwords

iOS 12's password manager has a new feature: password auditing. If it finds you've used the same password on multiple sites, it will warn you and advise you to change those passwords. It prevents password reuse attacks (known as "credential stuffing") that hackers use to break into multiple sites and services using the same username and password.

https://techcrunch.com/2019/02/19/cybersecurity-101-guide-ios-12-privacy/

Ways to Secure Android Phones

- 1. Only buy smartphones from vendors who release Android patches quickly.
- 2. Lock your phone.
- 3. Use two-factor authentication.
- 4. Only use apps from the Google Play Store.
- 5. Use device encryption.
- 6. Use a Virtual Private Network.
- 7. Turn off connections when you don't need them.
- 8. If you don't use an app, uninstall it.

https://www.zdnet.com/article/the-ten-best-ways-to-secure-your-android-phone//

How many have heard of Cryptojacking??

- Cryptojacking is defined as the secret use of your computing device to mine cryptocurrency. It is a Hijacking of your machine.
- How does in-browser cryptojacking work?
- In-browser cryptojacking uses JavaScript on a web page to mine for cryptocurrencies.
- JavaScript runs on just about every website you visit, so the JavaScript code responsible for inbrowser mining doesn't need to be installed.
- You load the page, and the in-browser mining code just runs. No need to install, and no need to optin.
- It generally causes no "damage" to your machine it just runs in the background using your machine to help steal from other sites.
- <u>Cryptojacking blocker</u>
- The simplest way to protect yourself from cryptojacking is to install a cryptojacking blocker.

https://hackerbits.com/programming/what-is-cryptojacking/ https://www.csoonline.com/article/3253572/internet/what-is-cryptojacking-how-toprevent-detect-and-recover-from-it.html

Ransomware - Malware

HYDRACRYPT



All Your files and documents were encrypted!

ID:

Encryption was made with a special crypto-code! There NO CHANCE to decrypt it without our special software and your unique private key!

To buy your software You need to contact us by EMAIL: 1) XHELPER@DR.COM

or

1 HYDRACRYPT

2) AHELPER@DR.COM

Your email text should contain your unique ID number and one of your encrypted file.

We will decrypt one of your file for FREE! It's your guarantee!

Remember! Your time has a limit: 72 hour.

If You will not send any email We will turn on a sanctions:

1) Your software's price will be higher

- 2) Your unique private key will be destroyed (After that your files will stay encrypted forever)
- 3) Your private info, files, documents will be sold on the Dark Markets

Attention: all your attempts to decrypt your PC without our software can destroy or damage your files!

https://www.us-cert.gov/Ransomware

<u>Ransomware</u>

- For more long-term prevention of ransomware attacks, follow these ransomware tips for businesses and consumers:
- **New ransomware variants appear on a regular basis.** Always keep your security software up to date to protect yourself against them.
- Keep your operating system and other software updated. Software updates will frequently include patches for newly discovered security vulnerabilities that could be exploited by ransomware attackers.
- **Email is one of the main infection methods.** Be wary of unexpected emails, especially if they contain links and/or attachments.
- Be especially wary of any Microsoft Office email attachment that advises you to enable macros to view its content. Unless you are absolutely sure that this is a genuine email from a trusted source, do not enable macros and instead immediately delete the email.
- Backing up important data is the single most effective way of combating ransomware infection. Attackers have leverage over their victims by encrypting valuable files and leaving them inaccessible. If the victim has backup copies, they can restore their files once the infection has been cleaned up. However, organizations should ensure that backups are appropriately protected or stored offline so that attackers can't delete them.
- Using cloud services could help mitigate ransomware infection, since many retain previous versions of files, allowing you to "roll back" to the unencrypted form.

https://us.norton.com/internetsecurity-malware-ransomware-5-dos-and-donts.html

The Dark Web

- **The Web or Internet** most everyone uses is an open, easily searched network of people, places and information. We just "Google" it, and there, whatever we want is on our screen.
- **The "Deep Web"** is special part of the internet that businesses like Banks, PayPal, Social Security, and government use to transact business and only by knowing some exact address can someone access those who use it. A "Google" search won't find anything.
- **The "Dark Web"** is like the "Deep Web" in that special software is needed to gain access, but unlike the "Deep Web" it is filled with hackers and thieves. They set up shop like an open air Bazaar selling your full ID (SSN, mother's maiden name, full history) for as low as: \$2.95 Your whole life is worth \$2.95. (bitcoin no traceable dollars) Guns, drugs, children, you name it all for sale in the Dark Web.

https://www.aarp.org/money/scams-fraud/info-2018/what-is-the-dark-web.html

The Dark Web & Basic Safeguards

- Freeze you Credit Bureaus so no new credit can be opened without you knowing. This also limits credit checks. This puts YOU in control.
- Monitor ALL your accounts so you know when and what transactions are taking place. This puts YOU in control.
- Use a Password Manager this is the easiest way to create a unique, random password for each site. If someone does get a password, it will only be to a single site. This puts YOU in control.

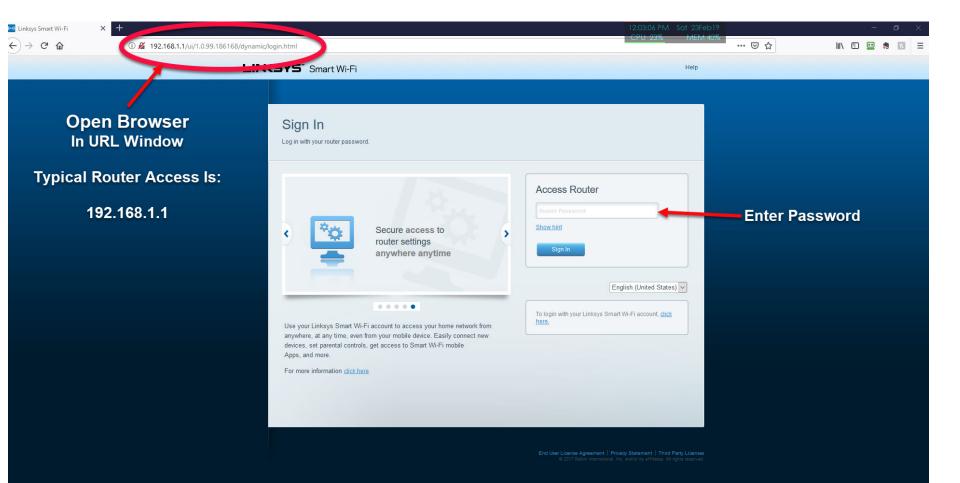
<u>Tips for Securing Your Wireless Home Network</u>

- **Refrain from giving out your network password.** Sign in guests yourself –or- setup GUEST network.
- Place your router in the middle of your home.
- Disconnect the router when it's not in use.
- Use a boring network name.
- Consider Disabling your computer's network sharing.
- Use a VPN.
- <u>Replace your router</u>.

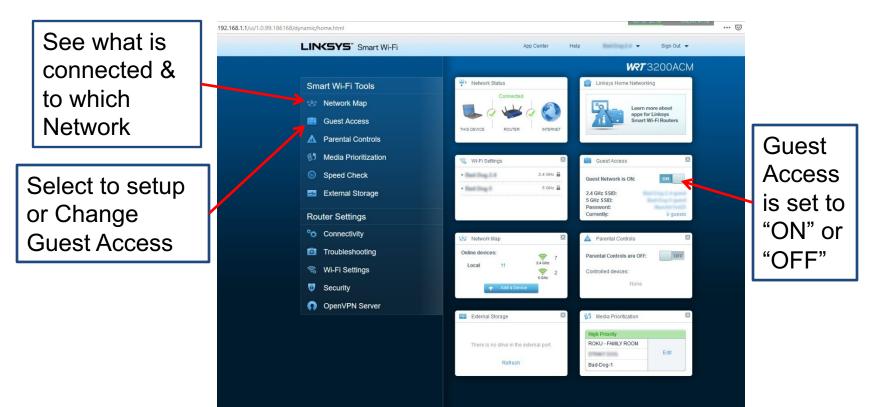
Ken Litke comments: use this slide but use the following slide for the talking points...can put these Notes for the meeting.

Tips for Securing Your Wireless Home Network

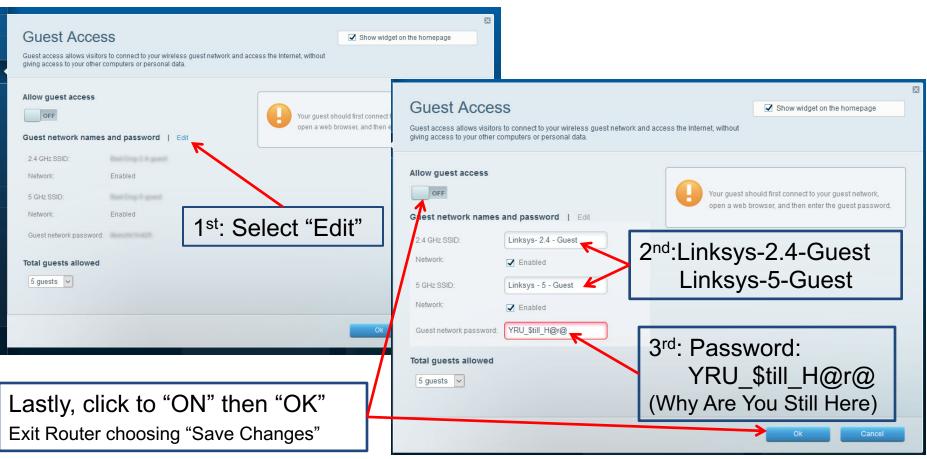
- **Refrain from giving out the network password.** As paranoid as it may make you seem, refusing to give out your network's password lowers the chances of people who you don't trust finding out your network's password. Instead of giving out the password, offer to sign in friends and family when they visit rather than allowing them to sign into the Wi-Fi themselves.
- Place your router in the middle of your home. In addition to making your router coverage more balanced, doing this will limit the router's reach beyond your home's walls. This means that would-be network intruders won't be able to sit outside of your home and still connect to the network.^[1]Your home's size and layout may make this impossible; if so, just try to keep your router well-away from windows and external doorways.
- **Disconnect the router when it's not in use.** If you plan on leaving your home for a weekend or more, unplug your router and/or modem. This is more of a safety precaution than an active security measure, but it will prevent any potential attackers from connecting to your Internet while you're powerless to stop it. Even if you're going to be gone for a standard 8- or 9-hour work day, disconnecting your router will prevent any chances of your network being compromised while you're gone.
- Use a boring network name. It may sound stupid, but changing your clever Wi-Fi network name to a boring one will decrease the odds of it being picked out as a potential target.^[2]For example, using the router's manufacturer and its number (e.g., "Belkin-3030") as the name will make the network stand out less than if its name is "Bill Wi the Science Fi" or something similar.
- **Disable your computer's network sharing.** Network sharing allows your computer to share files and information with other computers on the network, but it also makes your computer a weak point in the network's security.
- <u>Use a VPN</u>. Virtual Private Networks, or VPNs, direct your network traffic through one or more abnormal servers, hiding your network's activity in the process. VPNs don't necessarily secure your network so much as they hide it, but that's usually enough to prevent attacks as well as reduce the likelihood of future attacks.
- <u>Replace your router</u> when it becomes obsolete. As with any technology, routers lose their value after a few years, especially in the security department. Since online threats are constantly updating and evolving, a brand-new router will be much better equipped for security than will a three- or four-yearold one.



Your Network Control Counsel



Edit to Add Guest Network Credentials



Use "Network Map" to see Your Networks



Virtual Private Network

- Consider using a VPN (Virtual Private Network) which masks your computer's address and creates an encrypted "Tunnel" in the internet between your computer and where you are connecting to shield you from hackers.
- There is a subscription fee to cover the cost of all the servers used and there is a bit of slowing.

Some VPNs (CNET)

- NordVPN 5 / 5 best plan is <u>1-year subscription plan: \$6.99 (\$83.88)</u>. While their monthly price of <u>\$11.95</u>, their yearly price of <u>\$83.88</u>
- STRONGVPN 5 / 5 monthly price of \$10 is in the middle of the pack, but their yearly price of \$69.99
- IPVanish VPN 4.5 / 5 <u>\$7.50/month</u> and <u>\$58.49 for a year</u>,
- PureVPN 4.5 / 5 Pricing is middle-of-the-road, at <u>\$10.95 per month</u> and <u>\$69.00</u> for three year's service.
- ExpressVPN 4 / 5 <u>Their best plan is priced at just \$6.67</u>per month for an annual package which includes 3 extra months free.
- Buffered VPN 4/5 At <u>\$12.99</u> per month and <u>\$99.00</u> for a year of service
- Goose VPN 4.5 / 5. monthly fee for unlimited bandwidth is a middle-of-the-road \$12.99/month, but if you spend \$59.88 for a year's service,
- <u>https://www.cnet.com/best-vpn-services-directory/</u>

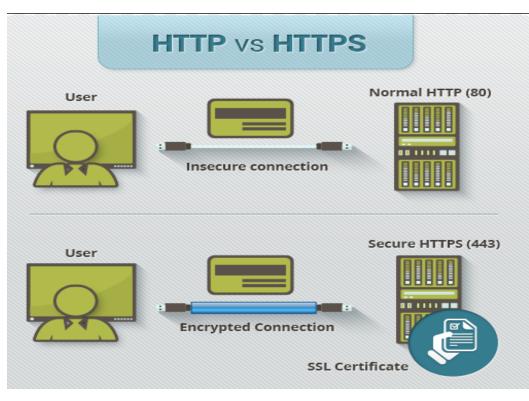
What is "https" and Why Do I care?

	American Express Company	y [US] https://w xmark Manager			
AMERICAN	My Account	Travel	Rewards	Business	
	User ID	Password		Explo Bonv Expre	
https	Cards - My Accou	s - My Account		Expre	
	Remember Me	Remember Me			

What is "HTTPS"?

Hyper Text Transfer Protocol Secure (HTTPS) is the secure version of HTTP, the protocol over which data is sent between your browser and the website that you are connected to. The 'S' at the end of HTTPS stands for 'Secure'. It means all communications between your browser and the website are encrypted.

Helps to prevent hacker attacks that are based on eavesdropping



Anti-Virus, Anti-Malware, Anti-Ransomware

Each is a different type of attack – some just to cause trouble, some to steal information, some to steal "YOU". It is important to constantly update the anti-virus, anti-malware and anti-ransomware software on a computer because computers are regularly threatened by new types of attacks. These updates contain the latest files needed to combat new attacks and protect your computer.

Your Safety Net: A Backup

- Remember about buying Car Insurance?
- Doing backups is the same, for that: "Just In Case...."
- If your system is attacked and damaged or locked, having a remote location Backup can help restore your computer. Remote meaning not attached to your computer when it is attacked.

Tellico Village Computer Users Club presentation on Backups: April, 2018

https://drive.google.com/drive/folders/1Fcl3uRCkoSLANF1tD51bw5S-jlsQFJfw

Conclusion

YOU need to Help Keep YOU Safe

- Guard your Personal Information
- Strong Passwords Consider Password Keeper
- Be careful on-line Be cautious of posting Information on Social Media
- Be careful when info requested others are trying to get you to give them information
- Follow safe "computer" use methods up to date software
- Note: The video and slides from this presentation will be made available on-line on the HOA websiteWatch and Computer Club websites.

www.hoatv.org



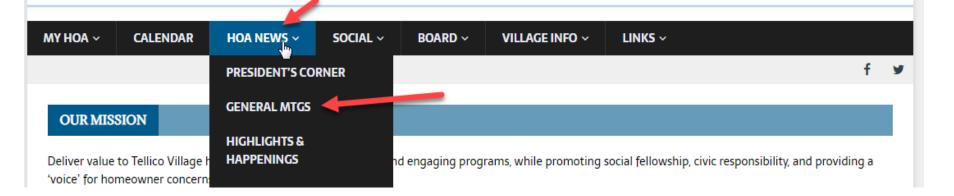
SEARCH ...





OF TELLICO VILLAGE, INC

Your Voice in the Village





Spring 2019 Courses

iPad/iPhone. Location: Welcome Center Conference Room

Online Shopping: Location: Welcome Center Conference Room

Windows 10 Basics: Location: Welcome Center Conference Room

Tellico Village