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*This is not a full service location. Deposits/
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banking at the speed of life
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Four Phishing Scams to Avoid This Holiday Season

It's that time of the year again! Along with getting together with loved ones, overeating and making memories, shopping is also at the forefront of everyone's minds. Unfortunately hackers are keenly aware of this and are patiently waiting for the shopping the frenzy to begin. Every year we warn about holiday scams and this year is no different. Phishing is always at the top pf the list because it is the one that is most prevalent and widely utilized by hackers. Phishing is an attempt to acquire sensitive information (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication.



Each year cyber criminals come up with more creative ways to bypass security systems and rip off unsuspecting email users. According to the 2017 Cyber Monday Phishing Survey by Domain Tools, two out of five Internet users have fallen for a phishing attack despite 91% of Internet users knowing that phishing attacks occur and are aware that it is a significant problem. That number suggests that despite that awareness, hackers are still able to create schemes that seem so real, even the savviest user falls victim.

It may seem repetitive, but given the amount of damage that these scams have already inflicted, it is worth repeating these precautionary steps...especially during the holiday shopping season.



Recognize fake websites from the real deal. The domain is always a good place to start when trying to decipher from a real and fake website. On a fake site the domain name is usually peppered with extra numbers or symbols. They often also have misspelled names or add-ons to well-known site URLs (e.g., amazonsecure-shop.com). Look for key words that also send up a red flag such as "secure," "discounts" and "official." Major retailers most of the time only use their company name in their domain without any extra hyphens or words.



Ask yourself is this for REAL? If you get an unsolicited email with a free gift card from your favorite retailer, take a pause and ask yourself some questions? Why would a retailer send you a gift card? When was the last time you purchased something from this retailer? Did you apply for any promotions from this retailer? The most recent scam involves a fake email offering a \$50 Amazon gift card via a malicious link. The link takes you to a fake Amazon site asking you to enter your password for "security purposes" and may even ask you to provide sensitive information such as your social security number. So if you see something suspicious in your Inbox, just delete it.

 **We are looking for the best bang for our buck, but not all deals are a bargain.** The hottest ticket item for the season is sold out at all major retailers, and you're almost out of shopping days. But then you get an email or see an ad in your social media feed from one store that claims to have the exact item you've been searching high and low for...and it's at a huge discount! Unfortunately, if it sounds too good to be true, it most likely is. Most of these "deals" lead to fake sites that attempt to steal your credit card information at check out and sometimes even send you counterfeit or knock-off imitations.

 **Don't get distracted and take your time.** Flash sales have become extremely popular. You have a certain amount of time to purchase your item at a deeply discounted price, and it's first come, first served. That time crunch can sometimes make you get distracted and not pay attention to red flags. Hackers are just as aware of these flash sales as you are and have already created fake sites to lure in shoppers. Trying to beat that clock, you do a quick scan of the site and it all looks real and legit, so you enter your credit card information and, just like that, you have become the next unwitting victim of a scammer. If you happen to miss a flash sale while trying to do your due diligence, chances are one will come up again!

Enjoy your holiday shopping, but remember to always remain vigilant and alert!

Sources:
<https://www.usatoday.com/story/money/columnist/tampor/2017/11/17/fake-amazon-gift-cards-phony-walmart-sites-and-other-cyber-scams-tempt-holiday-shoppers/862083001/>

Lifecycle Assessment

Anyone who's ever owned or managed a business knows that cost and budgeting plays a huge role in the operations and survivability of that business. Controllers and finance departments are tasked with balancing budgets for future investments and making sure a company stays viable and profitable. A large amount of that budget goes into IT departments, and rightfully so, as information technology is the mechanical brains behind any business. It's an integral component that helps the people within an organization fulfill their job responsibilities more efficiently and effectively.

Having a Life Cycle Assessment plan is vital for all organizations. A Life Cycle Assessment is a great way to take stock of current inventory and see what works, what doesn't, what needs a little TLC, what still has life in it, and what's about to kick the bucket. Unlike other products, software and hardware have a shorter life cycle. And that's not always a bad thing. Hardware and software manufacturers are constantly improving speed, security, and other capabilities to make using their products as easy and beneficial as possible.

Another value of the Life Cycle Assessment is that a company can better plan and manage expenditures. For instance, your organization replaced all desktops at the same time, another huge financial expense may come due five years down the road. Organizations may choose, instead, to replace just

power user's PCs earlier in order to spread out the financial burden. The Life Cycle Assessment, taken in conjunction with other budgetary reviews, helps better manage finances and plan for years where additional capital will be needed.

Additionally, when a PC or server fails, this can cause a massive disruption in your employee's productivity as work comes to a screeching halt until a replacement computer is deployed. It's better to recognize that all equipment eventually will fail and have a replacement schedule to address older equipment. If you feel there is still life left in an older computer, then it can be moved to a backup role and replace a device that expectantly develops problems.

This brings attention to another key responsibility of IT: to help businesses know when it's time to say goodbye to hardware, like that faithful color printer that's been there since the doors first opened or that telephone system that still has a rotary dialer. This is another area where a Life Cycle Assessment comes into play. But a Life Cycle Assessment is not a one-size-fits-all tool. Many factors need to be evaluated. Each year, businesses should take a "cradle to the grave analysis"

of their network. This approach lets management foresee the usability of a product, the impact a product might have on their bottom line and its overall productivity. It also allows organizations to take an in-depth look at potential security and data issues.

It is important to keep your organization's network running like a well-oiled machine, especially with the high demands for regulatory compliance. Each year organizations should review the value of current hardware as it approaches end-of-life, current warranty provisions and user needs. Organizations can take advantage of a life cycle assessment by addressing issues before they become major problems. This provides time to plan ahead and make educated decisions on current hardware and software which can make all the difference in your organization's preparedness for the future.



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