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DECEMBER 2019 Issue 12

# BE AWARE OF THESE HOLIDAY SCAMS



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 frenzy to begin. Every year we warn about holiday scams and this year is no different. Below is a list of some scams you should be aware of.



### Fake Charities

It is the season for giving. But be careful who you give to. This time of year fake charities may pop up on your social media feed and on internet ads. Sometimes the names are similar to other well known organizations, but in reality they are a hoax. For example the charity could be named "Salvation Armies" (we know the real charity is Salvation Army).

### Fake Websites

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.

**Middlebourne Office**  
103 Dodd Street Middlebourne, WV 26149  
304-758-2191

**Sistersville Office**  
700 Wells Street Sistersville, WV 26175  
304-652-3511

**St. Marys Office**  
401 Second Street St. Mary's, WV 26170  
304-684-2427

**Hundred Office**  
3924 Hornet Hwy, Hundred WV 26575  
304-775-2265

**Ellenboro Office**  
90 Main Street Ellenboro, WV 26346  
304-869-3232

**Harrisville Office**  
1500 E. Main Street Harrisville, WV 26362  
304-643-2974

**Pennsboro Office**  
214 Masonic Ave. Pennsboro, WV 26415  
304-659-2964

**Marietta-Loan Production**  
Kroger Plaza 19 Acme Street Marietta, OH 45750  
740-374-0010

**This is not a full service location. Deposits/withdrawals cannot be processed at this location.**

**New Martinsville Office**  
638 N SR 2 New Martinsville, WV 26155

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### **Be Careful with Your Emails**

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.

### **Not All Deals are Legit**

We are always 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.

### **Emails from Santa**

Yes, you also need to scrutinize Santa’s emails. Santa sending personalized emails to kids with video clips has become very popular; especially since this generation communicates primarily with mobile devices. But be careful which company you use so send well wishes from Santa. Make sure to vet them properly and thoroughly. Hackers know this is a hot commodity and are hoping parents and kids divulge personal information which will help them commit their crimes.

### **Porch Thieves**

As we enjoy the luxuries of shopping in our pajamas from our beds, remember not all thieves are hackers on the other end of the computer. Some bad actors still use good old-fashioned theft. Once packages are delivered to your door step thieves come by and swipe them. Almost 26 million Americans have reported being victims of porch theft this year. To protect your online orders consider requiring a signature at delivery or have them delivered to somewhere else where someone trustworthy will be available to get them for you.

This is the most wonderful time of the year; however we are also living in a digital time that can be infiltrated by others with bad intent. Enjoy your holiday shopping, but remember to always remain vigilant and alert!

Happy Holidays!

# 7 THINGS TO CONSIDER AT YEAR END



We are at the end of another year. Let's face it, this time of year we are thinking about shopping, spending time with family and vacationing. But for many organizations there is a lot to consider as we close out one year and begin another. Here are 7 things to consider before wishing 2019 farewell.

## **1. Are you getting value from older existing assets?**

Year end is a good time to take stock and see what works and what doesn't. What should be replaced and what still has a little life left.

## **2. Cable clean up.**

Over time server rooms can begin to look a little messy and cables can look unruly. Create a plan to get cables organized and in order.

## **3. Know what will be EOL (End of Life)**

There will be several Microsoft software's approaching end of life in January 2020. Make sure to have a plan in place to upgrade those. Remember Microsoft will no longer provide security patches after the EOL date. Also look at any hardware that may have an end of life date approaching as well.

## **4. Spares for those "Just in Case Moments"**

Look over your network and see what items would be worth having a spare on hand. It is always better to be prepared verses to be left scrambling in your moment of need!

## **5. Look for ways to streamline.**

Year end is always a good time for reflection. Think about what your organization does well and what needs improvement. Discuss ways processes can be streamlined and simplified to help your organizations work flow.

## **6. Data Security**

This is definitely a year round process, however it is always important to think of ways to secure your organization's data.

## **7. 2020 Big projects**

Brain storm projects that you would like to see take place in the upcoming year. Planning is key when considering a big project to undertake.

Having a plan in place to address the ever changing scope of the technology world is the best way to ensure your organization will thrive and be prepared for the new year.