Cybersecurity Awareness

- Purpose is to raise the awareness on current cyber threats and their implications
- Share knowledge about prevention and provide direction on various layers of protection that is available and may be required
- Prevention needs to become a routine activity
- Action items outlined in this class can provide you with a plan to help if you encounter a cyber threat

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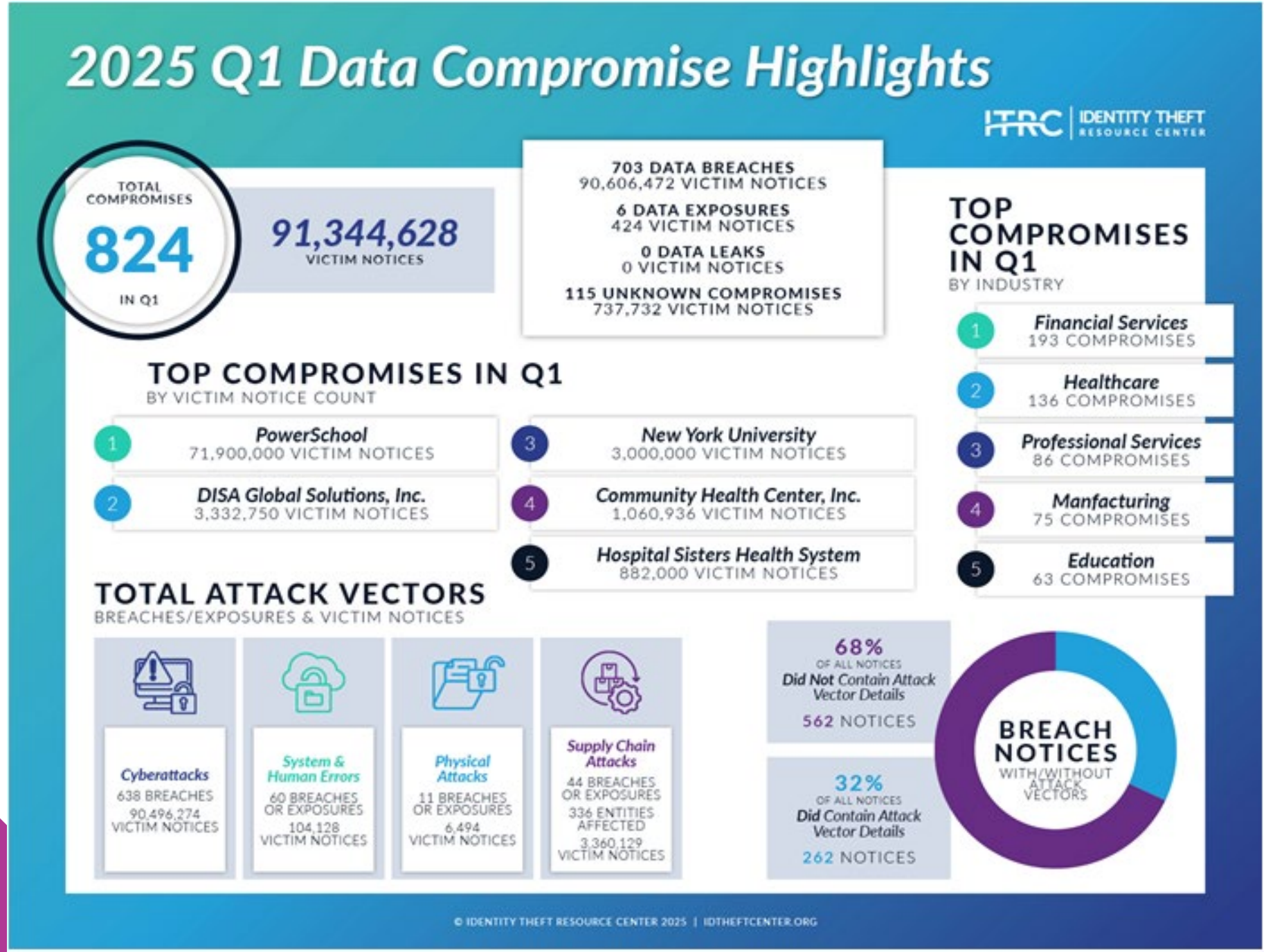

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2024 CRIME TYPES *continued*

BY COMPLAINT LOSS

Crime Type	Loss	Crime Type	Loss
Investment	$6,570,639,864	Extortion	$143,185,736
Business Email Compromise	$2,770,151,146	Lottery/Sweepstakes/ Inheritance	$102,212,250
Tech Support	$1,464,755,976	Advanced Fee	$102,074,512
Personal Data Breach	$1,453,296,303	Phishing/Spoofing	$70,013,036
Non-Payment/Non-Delivery	$785,436,888	SIM Swap	$25,983,946
Confidence/Romance	$672,009,052	Overpayment	$21,452,521
Government Impersonation	$405,624,084	Ransomware *	$12,473,156
Data Breach	$364,855,818	Harassment/Stalking	$10,611,223
Other	$280,278,325	Botnet	$8,860,202
Employment	$264,223,271	IPR/Copyright and Counterfeit	$8,715,512
Credit Card/Check Fraud	$199,889,841	Threats of Violence	$1,842,186
Identity Theft	$174,354,745	Malware	$1,365,945
Real Estate	$173,586,820	Crimes Against Children	$519,424
*Descriptor***			
Cryptocurrency	$9,322,335,911		

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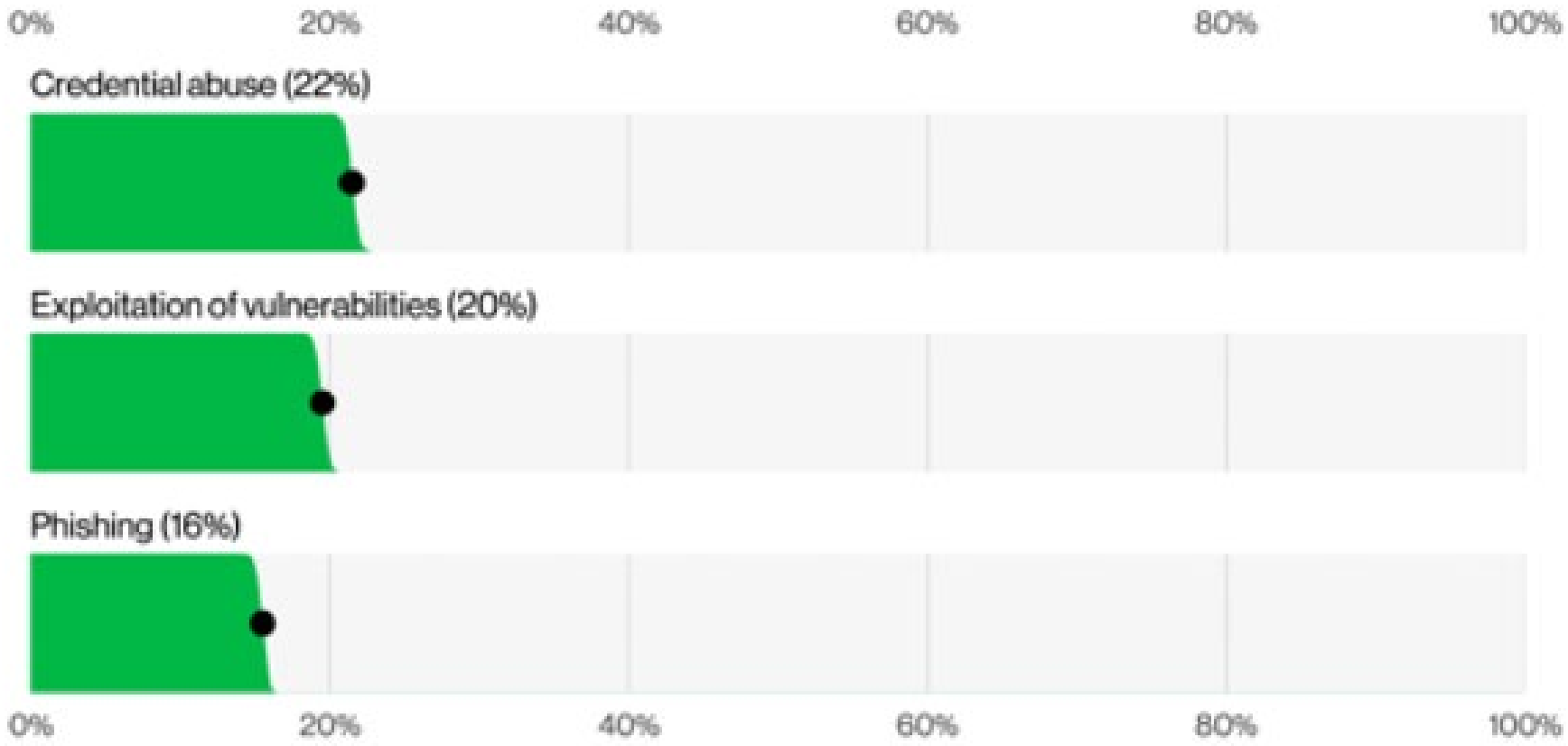

Verizon 2025 Data Breach Report

Credentials abuse increase of 34% in relation to last year.

Darn, now everyone knows they really are my brothers!

- **23 & Me**
- Affecting nearly 7 million users.
- Hackers accessed sensitive data, including health reports and genetic information.
- $30 million settlement was reached
- Due to a credential stuffing attack

Is That Really You?

- **Arup - Engineering & Design Firm**
- Finance staff at multinational firm in Hong Kong wired $25.6 million to scammers.
- Suspicious of email from CFO in UK.
- But… attended a video conference call with CFO and other colleagues and was assured the request was real.
- The entire video call was all a Deep Fake.

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As Blondie Sang: Call Me!

- **Chicago Department of Aviation**
- Attack via targeted email to accounting department supposedly from major vendor with a change to bank information.
- City made the change and wired $1.1 million to pay their bills.
- Vendor contacted city that they had not been paid.
- Luckily, the new bank, Wells Fargo, suspected something suspicious and put a hold on the money.

Next Time, Use a REALTOR®

- Couple listed home on Zillow for $1.2 million FSBO.
- Withdrew it later but left it online.
- Hackers took over the listing and changed the price to $10,200.
- Instructions to transfer $200 (to hackers) to get on list to view without meeting with anyone.

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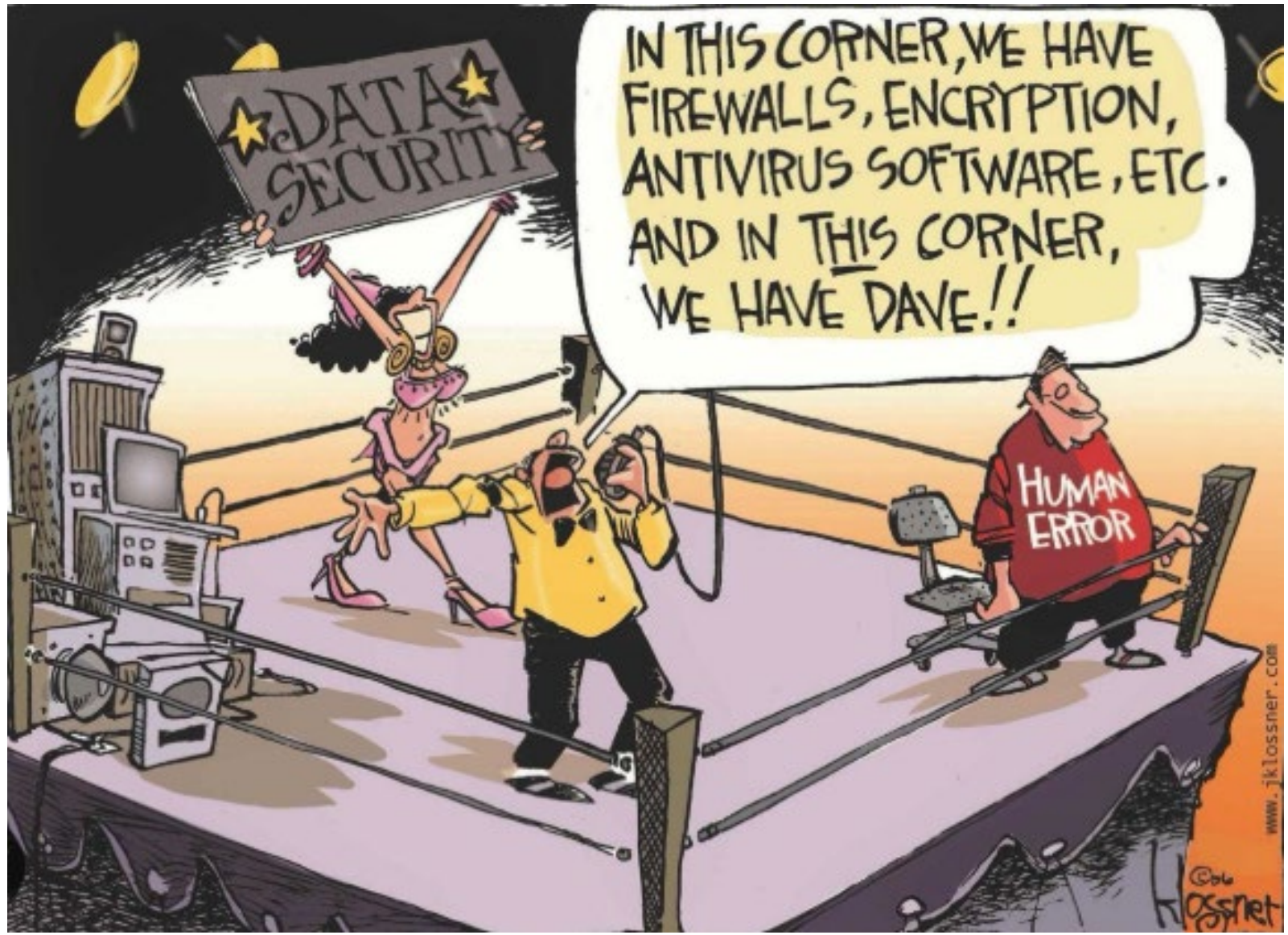

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Social Engineering Red Flags

FROM

- I don't recognize the sender's email address as someone **I ordinarily communicate with**.
- This email is from **someone outside my organization and it's not related to my job responsibilities**.
- This email was sent from **someone inside the organization** or from a customer, vendor, or partner and is **very unusual or out of character**.
- Is the sender's email address from a **suspicious domain** (like micorsoft-support.com)?
- **I don't know the sender personally** and they **were not vouched for** by someone I trust.
- **I don't have a business relationship** nor any past communications with the sender.
- This is an **unexpected or unusual email** with an **embedded hyperlink or an attachment** from someone I haven't communicated with recently.

DATE

- Did I receive an email that I normally would get during regular business hours, but it was **sent at an unusual time** like 3 a.m.?

SUBJECT

- Did I get an email with a subject line that is **irrelevant** or **does not match** the message content?
- Is the email message a reply to something **I never sent or requested**?

TO

- I was cc'd on an email sent to one or more people, but **I don't personally know** the other people it was sent to.
- I received an email that was also sent to an **unusual mix of people**. For instance, it might be sent to a random group of people at my organization whose last names start with the same letter, or a whole list of unrelated addresses.

ATTACHMENTS

- The sender included an email attachment that **I was not expecting** or that **makes no sense** in relation to the email message. (This sender doesn't ordinarily send me this type of attachment.)
- I see an attachment with a possibly **dangerous file type**. The only file type that is **always safe to click on is a .txt** file.

HYPERLINKS

- I hover my mouse over a hyperlink that's displayed in the email message, but the **link-to address is for a different website**. (This is a **big** red flag.)
- I received an email that only has **long hyperlinks with no further information**, and the rest of the email is completely blank.
- I received an email with a **hyperlink that is a misspelling** of a known web site. For instance, www.bankofarnerica.com — the "rn" is really two characters — "r" and "n."

CONTENT

- Is the sender asking me to click on a link or open an attachment to **avoid a negative consequence** or to **gain something of value**?
- Is the email **out of the ordinary**, or does it have **bad grammar** or **spelling errors**?
- Is the sender asking me to click a link or open up an attachment that **seems odd** or **illogical**?
- Do I have an **uncomfortable gut feeling** about the sender's request to open an attachment or click a link?
- Is the email asking me to look at a **compromising or embarrassing picture** of myself or someone I know?

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Data Retention & Destruction

- All associations and business should have a data retention & destruction policy
- Inventory all business documents you have, paper and electronic.
- Be sure to destroy the documents when the retention period is up.

Just because you have the room for the information is not a reason to keep it indefinitely.

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Cybersecurity Awareness Training

- Nearly three quarters of data breaches involve the human element.
- By understanding common risks and best practices, people can minimize the chances of falling victim to attacks like phishing, malware, and social engineering.
- Ongoing cybersecurity education fosters a culture of vigilance and accountability, where security becomes a shared responsibility.
-

Keep Software Up To Date

- Be sure your laptop is always up to date with the latest anti-virus/anti-malware upgrades.
- Keep up to date with the browsers you use.
- Smart Phones are just as vulnerable to viruses and malware as laptops. Be sure you keep the phones & tablets updated with the latest operating system software.

And don't forget to apply updates from all the applications you have on the phone and tablet.

Third Party Access

- Third parties who store your data or software should always go through a legal review & security audit.
- Make sure you have an inventory for each third party provider – exactly what data they have.
- You should also be sure your agreement covers what they can and cannot do with the data.

Smart Password Management

- Never use your business network password anywhere else.
- Make sure all your passwords are complicated and consider using passphrases.
- Do not use the same password at more than one site.
- Consider using a password vault/manager.

Remember….

We are all human which means

- We start from a position of trust.
- We want to help others.
- We want to deliver great service quickly.

Your Best Tool

Always ask: Stop, Wait, Does this make sense?

- Would this person normally email you with that request?
- Does your bank ask you to send them your password?
- Does this sound like someone you have been working with?
- Were you expecting this attachment from your manager?

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