(Approx. 745 words)

Hackers, Thieves, and Creeps

The Bad Guys Are Working Hard to Get Your Money

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If Cher ever decides to rework her major 1971 hit single, *Gypsys, Tramps, and Thieves*, she may want to rename it, *Hackers, Thieves, and Creeps* to reflect today’s ongoing

Internet security battles.

Hackers are infiltrating email accounts and tricking folks into paying their hard-earned money for all kinds of bogus ventures.

A few examples of recent emails and Internet threats:

You owe $280 now to update that anti-virus software package (*that you never even purchased*.)

We’ve taken control of your Windows 10 PC. (*You’ll get it back only after you pay our ransom demands*.)

Hey, click on this email link, and it will take you to a bogus website that looks real, seems real, and (*is bogus as a Kentucky snowfall in August*.)

You’re using Safari on a Mac, and a box pops up that reads, “Alert! Suspicious Activity Might Have Been Detected. Major Security Issue. To fix it, please call Support for Apple +1 888-476-\*\*\*\*(Toll-Free) immediately!” (Pop-ups such as this one are not legitimate. Apple doesn’t notify anyone of a “major security issue” in this manner. *Bogus to the max*.)

When it comes to security breaches, **“Unfortunately, most people do not understand the gravity of the problem until it personally affects** them through identity theft or other malicious activity. Unsurprisingly, however, the rate of identity-related crime is exploding, and a recent study claims that there is a new victim of identity theft every 2 seconds in the United States alone,” writes the security website, selfkey.org.

The Internet Theft Resource Center keeps track of the attempts to dig deep into your wallet. Unfortunately, things are not looking up. Reported data breaches grew by 17% from the start of 2021 to September of this year over the number of breaches reported in all of 2020. Yikes.

Security breaches (the ones we hear about) are now so pervasive that we can all view giant lists on the Web detailing the gory details. For example, Upguard lists The 59 Biggest Data Breaches. The fact that dozens of well-known companies appear on this list (Yahoo!, Facebook, T- Mobile, Uber, Home Depot, Zoom) tells us that we’re no longer in Kansas (so to speak.)

If you want to see even more names, take a deep breath and check out the selfkey.org list, which claims to show All Data Breaches in 2019-2021, An Alarming Timeline (These are breaches that have been made public.)

There’s even a black-market invitation-only online shop where the bad guys go to buy login credentials, fingerprints to open phones and iPads, and stolen cookies.

In 2017, CBS News reported that “imposters, from fake IRS agents to faux tech support employees, have officially overtaken identity thieves to top the list of consumer fraud complaints…”

Okay. What about solutions? The Federal Trade Commission offers several tips:

Secure Your Internet Devices at Home. This includes your Wi-Fi router, PCs, Macs, Linux machines, iPads, smartphones, smartwatches, smart speakers (Hello, Alexa), home cameras, smart doorbells, and every other device connected to the Internet.

Learn When Your Voice Assistant Is Listening. Alexa, Google Assistant, Siri, Cortana might be listening when you’re unaware. The FTC urges you to lock down your login, check your settings, and be aware of what’s connected to your voice assistant.

Secure Your Router. As we mentioned earlier in this newsletter, you need to update your router’s settings periodically. As the FTC writes, “Think of your router as home base for all your devices. The more secure your router, the more secure your connected devices will be.”

Use a VPN. We’ve talked about this before at a CKCS Tech Night. Find a good, reliable, trustworthy virtual private network and use it on all your Internet-connected devices. A VPN is an app that you install. It sends your Internet signal into a tunnel so others cannot access your data. IPVanish writes, “A VPN Helps You Take Back Your Privacy and Protect You From Hackers.”

Avoid free VPNs. In this life, you get what you pay for. **So, make online security a priority**.

Finally, check out: The Ultimate Internet Security Guide For Seniors (2021). Even if you’ve used the Internet since the ‘90s, I promise you there is at least one tip on this website to benefit you.

Stay safe, Stay secure, Stay informed. Attend your computer club to learn all you can about Internet security.