

THE GEEK CORNER

By Dan Law

In the coming months, almost all of us will be busily shopping for our annual Christmas gifts, so this is the appropriate time for you to be thinking about shopping security and being mindful of the many different ways thieves are trolling for your banking and credit card information. Whether you're shopping online or at local merchants, there are many ingenious methods currently reported by law enforcement agencies that thieves have been using to relieve you of hard-earned income.

Make sure you have implemented computer security safeguards, which include installing security software and using a password on your wireless router. Also, avoid conducting financial transactions on public Wi-Fi networks. Remain vigilant against phishing scams, in which scammers pose as your financial institution in an attempt to trick you into handing over sensitive information. Remember, your financial institutions will not e-mail or call you on the phone, asking for personal information, such as your Social Security number or account passwords. If you are contacted by someone claiming to represent any of your financial institutions, write down the phone number or e-mail address and immediately inform your bank or credit card providers and your local police so they can share this information with your neighbors, alerting them with a local scam alert. Those of us who have registered our e-mail address with town hall have recently seen some scam alerts from Town Manager Brian Kramer.

As people increasingly use smartphones to conduct financial transactions and store data, it's important to use password protection on your phone and have a program in place that enables you to wipe the phone of sensitive data in the event that it's lost or stolen. It is important that you download updated operating system software to make sure you're up-to-date with the latest security patches. You should also consider a mobile security program, es-

pecially if you're using a malware-prone platform like Android.

Credit card number theft during transactions at local retailers is on the rise nationwide. Sign up for e-alerts from your bank and credit card providers, monitor your statements electronically and turn paper documents "off." You might not be able to prevent every avenue of identity theft, but you can minimize the damage if you monitor your accounts and immediately notify the bank of unusual account activity. Account monitoring and online security should probably be your priorities. Using a credit card instead of your debit card when shopping online or at local retailers is the most secure way to prevent disaster. Your credit card provides guarantees to limit loss, but a talented thief could clean out your checking account quickly with your debit card info, and it could take you months to recover.

Many thieves who don't feel like rifling through your garbage, can just as easily intercept incoming bank statements by opening your mailbox. This is one reason I recently purchased a heavy-gauged steel, key-operated lockable mailbox. Once your mail has been deposited by the mail carrier through the secure upper door, it drops through to the lower half and remains safely stored until you open it with your key.

Some of the numerous documents that can be used to commit some form of fraud include everything from bank statements to preapproved credit card offers to letters from your doctor or insurance company. A smart thief can use even an expired credit card, so that too must be shredded before disposal. Fraudsters familiar with the issuing financial institution can figure out what the new expiration date is. It's the same account number (normally) and the name is the same, so that info can be used to commit fraud.

And while it's true that a shredder can't protect you against a thief who simply steals those documents from your mailbox, there's a very good reason why a thief may prefer dumpster diving to mail theft since stealing mail out of your box is a federal offense. But, many courts have upheld that once you've thrown out your garbage, you no longer have an expectation of privacy.

So it is important to own and use a modern shredder that performs what

vendors call "micro-shredding with cross-cutting capabilities." Older versions merely cut your documents into long spaghetti-type strips, which can be easily reassembled and read. Micro-cut documents turn into very small confetti, which is virtually impossible to reassemble. Remember, most thieves are looking for easy victims, and the harder you make their job, the more secure you will be.


Town Topics and Short-Takes

New Software and New Web Site Design. I must give some well-earned praise to our town government. Recently, the Town of Pine Knoll Shores upgraded its computer software from the very vulnerable, outdated and unsecure Windows XP to Windows 7 Pro, which has been greatly enhanced to combat modern Malware, Trojans and Spyware. Pine Knoll Shores has also modernized its Web page. If you haven't already visited this new Web page, I encourage you to do so and explore all the new features added. Simply type <http://www.townofpks.com/> into your Internet search bar, or just search for Town of Pine Knoll Shores and select the first page option, which includes the above address under the title. While you are there, I recommend you enter your e-mail address in the space provided to sign up for town e-mails and alerts.

Facebook Page. Another recent first—the town has its own Facebook page. You do not need to have your own Facebook account in order to access the town's Facebook account. Just simply search for <https://www.facebook.com/TownOfPineKnollShores> to begin enjoying this wonderful site that was designed and built by our new town clerk, Scott Sherrill. Scott has done a wonderful job and should be thanked for this time-consuming effort. I have shared every photo I have taken at recent summer town activities, and these photos are posted on this site for your enjoyment. While you are there, please click on the "Like" button, which is at the top, just to the right of the town name.

Classes for Using Facebook. At our most recent *Shoreline* staff meeting, Commissioner Bob Danehy asked if I would be interested in conducting some free classes on using Facebook for residents, and I agreed to do so. Now that he and Julie Anderson, assistant town manager and director of finance and

administration, have verified the capabilities of our town hall's Wi-Fi access, I need to find out if you, my readers, would be interested in participating. If you are, please e-mail me at dlaw2@ec.rr.com and insert "Facebook Class" in the subject line. The course will include training for setting up a Facebook account; setting security options; knowing the kind of information you should or should not provide; learning how to upload photos, find friends, choose what info your friends can see or post on your page (which can be important if some of your friends don't share your political or religious beliefs) and control the Facebook advertisements that appear. This will be an interactive class. You bring your laptop or tablet to use, and I will provide general information and answers to questions you may have on subjects such as setting up a Facebook page for your club activities. Once I have received a schedule of space availability at town hall, I will e-mail each of you with the schedule. Depending upon the attendance and success of this class, I will consider offering additional classroom topics in the future.



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