



## Some food for thought, etc.

August, 2019

### **Cybercrime Update: Tips to Help Protect Your Money, Privacy, and Identity.**

#### **Compromised Accounts**

It has become increasingly common for criminals to install “skimmers” that collect the data embedded in the magnetic strip on the back of credit and debit cards. The electronic devices are placed on ATMs, inside gas pumps, or at other retail establishments where cards are swiped, and they may be used in conjunction with small cameras that capture the cardholders’ PIN numbers. Cloned cards can then be used to make purchases or steal cash until the account is frozen by the bank. In many cases, victims may not realize that “skimming” has occurred until fraudulent transactions appear on their accounts or they are contacted by the bank.



Before swiping your card at an ATM or a gas station, inspect the machine and look closely at the card slot to detect a skimmer. When you enter your PIN, cover your hand to prevent a camera from recording your number.

To help limit the hassles and potential losses of a cybercrime, monitor your accounts regularly and notify your bank immediately if you notice any suspicious activity. Stolen funds are typically returned to customers when claims of fraud are filed promptly. The U.S. Secret Service estimates that ATM skimming is responsible for more than \$1 billion in losses on an annual basis.<sup>3</sup>

#### **Identity Theft Persists**

Identity theft is not a new problem, but criminals continue to devise sinister schemes to steal personal information and cash in after they have it. About 12.6 million people had their identities stolen in 2012.<sup>4</sup>

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**Alexander Parris**  
President  
Financial Advisor



“Financial crises require governments.”  
- Timothy Geithner



“Great money management is not a prediction, but a disciplined reaction.”  
- Bill Miller



“Derivatives are financial weapons of mass destruction.”  
- Warren Buffett



“Wall Street people learn nothing and forget everything.”  
- Benjamin Graham

Cyber thieves are not only after your existing financial accounts. A person who gains access to your Social Security number might apply for credit, file a fraudulent tax return, or receive government benefits in your name. Phishing schemes are spam emails that try to trick you into giving your personal information or log-in credentials to computer hackers. At first glance, a sophisticated attempt may look as though it was sent from your own bank or a company you do business with. However, legitimate businesses generally won't ask you to provide sensitive data via email.

### Don't Leave a Paper Trail

Keep important records (including your Social Security card) in a locked drawer at home. If you have a Medicare card, carry only a copy of it with all but the last four digits blacked out. Shred documents or cards instead of throwing them in the trash.

Send outgoing mail from an official or locked mailbox. When you are out of town, have the postal service hold your mail or ask a friend to pick it up.

### Be Cautious Online

To help thwart hackers, create strong passwords with a combination of uppercase and lowercase letters, numbers, and special characters. Use a separate password for every account, and don't use an automatic log-in feature that saves your username and password. Never enter personal data on a public computer unless you can log in and out of a secure account.

Enter sensitive data only on encrypted sites that display a "lock" icon on the status bar of your Internet browser. Mobile devices may also be vulnerable, so it's important to enable the encryption and password features on your smartphone.



For more information about online security issues and consumer scams (compiled by a coalition of government and consumer protection agencies), visit [OnGuardOnline.gov](http://OnGuardOnline.gov).

- 1–2) CNNMoney, May 9, 2013
- 3) Yahoo! Finance, May 3, 2013
- 4) Kiplinger's Personal Finance, June 2013

# Recipe of the Month

## *Blueberry Crumb Bars*

**Prep Total Time:** 1 hour

### **Ingredients:**

- *1 cup white sugar*
- *1 teaspoon baking powder*
- *3 cups all-purpose flour*
- *1 cup shortening*
- *1egg*
- *1/4 teaspoon salt (optional)*
- *1 pinch ground cinnamon (optional)*
- *4 cups fresh blueberries*
- *1/2 cup white sugar*
- *3 teaspoons cornstarch*



### **Directions:**

- Preheat the oven to 375 degrees F (190 degrees C). Grease a 9x13 inch pan.
- In a medium bowl, stir together 1 cup sugar, 3 cups flour, and baking powder. Mix in salt and cinnamon, if desired. Use a fork or pastry cutter to blend in the shortening and egg. Dough will be crumbly. Pat half of dough into the prepared pan.
- In another bowl, stir together the sugar and cornstarch. Gently mix in the blueberries. Sprinkle the blueberry mixture evenly over the crust. Crumble remaining dough over the berry layer.
- Bake in preheated oven for 45 minutes, or until top is slightly brown. Cool completely before cutting into squares.