Don't be a victim
of a Cyber Scam!

These days, it is not uncommon to hear about a friend or family member being taken advantage of every week or two as the internet bad guys get more crafty in their methods of fooling the general population. I will tell you how to foil the three most popular cyber scams happening today.

Scam One: The Phone call from Google

Your phone rings, and the person knows your name, "Hello Mr. Johnson, this is Michael from Google/Microsoft/Apple calling, we noticed that you were having a problem with your computer?"

This is the hook. At any given time, almost everyone is having some kind of computer issue: email password wrong, printer not responding, documents can't be found and so on. "What a relief," you think, "help is on the way!"

Wrong! These professionals prey on fear. They will suggest things that may be wrong with your system that they have "detected remotely", and then they continue down that path, eventually getting you to download a small program so that they "can get into your computer and fix this for you," for a low fee from $100 to $750, conveniently charged to your credit card. In reality, they are installing programs that will cause more problems (and more charges) and even deleting files that they will later charge you to recover!

The most important thing to remember when you get a phone call like this is that no one outside your home or office can see what is happening to your computer unless they are sitting at your desk! They claim to have access, and by following your lead they create a problem to solve. If you get this type of call, hang up and do not answer repeated calls back, they will hound you for weeks! If you happen to have given these callers your credit card number, call your bank or card issuer immediately and dispute the charge, they will issue you a new card as well. I have had clients that are very computer savvy fall for the phone call scam, be careful that you don't!

Scam Two: The website 1–800 number popup

This is a common scam that happens without warning and through no fault of the user. A popular web site is hacked for a number of minutes, and any visitor during that time will be exposed to a pop up ad that says "Your computer is at risk! Call 1-800-GET-HELP" so that we can solve your problem!" If you try to close this popup, it won't close. If you restart your computer, it comes back. It seems to have taken over your computer, and you are tempted to call. Don't!

Here are sites that will tell you how to solve the popup scam:
For Mac Users: tinyurl.com/z9y3oqm
For PC Users: tinyurl.com/gpm78m3

Scam Three: The Phony Email

Another common scam is a message in your mail inbox appearing to be from your bank, credit card issuer, airline or any secure site that you may use. The message may say something like this, and has the appearance of one that is legitimate:

We need to confirm all your account information, You must confirm your account before we close it . Click the link below to confirm your account information using our secure server.

To identify this email as a scam, hover over the address that it appears to be from, in this case Apple, and you will see the actual senders address reveled:

As you can see, the address does not contain apple.com and does contain some unknown address, delete this message immediately! Do not attempt to unsubscribe from these type messages, those are also attempts to harvest your personal data.

Know that banks and other online accounts do not send emails asking to to verify data unless you have requested a password change or other account change, these do not come out of the blue. Entities now have text message alerts or phone calls to verify activity on your accounts, they do not send emails asking you to login!

By following these steps, you can avoid falling prey to these popular scams that target your online activity. Remember that no one outside your home or office can see what is happening to your computer unless they are sitting at your desk! If you suspect your are being preyed upon by a cyber stalker, call a family member or IT Professional immediately for help.

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