



# THE CREDIT LINE

NOVEMBER 2018

## Beware the Blackmailing Scam

Blackmail and extortion are some of the oldest tricks in the book — because they work. That's why a fresh wave of these scams hit the internet in the last few months, ensnaring dozens of victims. Here's what you need to know about these scams.



### How it works

The victim gets an email from a "hacker" claiming to have cracked their passwords, broken into their computer and used their webcam to watch online activity. They'll threaten to reveal that the victim has been visiting disreputable sites or to loot their accounts—unless the victim pays a steep price.

To prove that they are "legitimate," the scammers will share a password that the victim had used many years ago. They'll often include the password in the subject line to grab the victim's attention.

If you receive an email like this, don't panic. There's no professional hacker behind the scam, and no one has watched your online activity. The simple explanation for how the scammer got your password lies in previous breaches.

Over the last decade or so, there have been massive database breaches of major corporations, sites, and retail stores like Yahoo, eBay, Target, and more. Thanks to these breaches, there are now huge amounts of personal data and passwords floating around the internet. This data can be easily nabbed by a partially skilled hacker or bought on the black market.

### How to spot the scam

Many potential victims recognize this scam for what it is as soon as the hacker claims to have dirt on them. For others, the outdated password is their clue. However, for victims who have been using the same passwords for years, this old code might still be in use and the scam seems legit.

If you receive an email with your password in the subject line, ignore the message and delete it.

## Protect yourself

There's not much you can do about the sensitive data loose on the internet. However, you can protect yourself from falling prey to this, or a similar scam. Here's how:

- Update your passwords and use strong, unique codes for each site.
- Choose two-factor authentication when possible.
- Never open emails from suspicious sources.
- If you are targeted, alert the FTC at [ftc.gov](http://ftc.gov).



## Online Banking App

### Account Alerts on HomeLink

Log into your HomeLink account by going to the WSCU home page at [www.weldschoolsco.com](http://www.weldschoolsco.com). Log into HomeLink and click on the Services Tab, scroll down to Account Alerts and click continue. Now you can choose to be emailed or texted information regarding your account.

For example you may set up a Debit Pre-auth alert for your E-Checking S-0075. Everytime your debit card is used, you will be notified by email or text.

By keeping a close eye on your accounts with Account Alerts, you will be able to catch fraudulent activity in the beginning stages.

WSCU's goal is to keep your accounts safe.

## Salvage Yard

**For Sale:** 2001 Harley Davidson Road King (FLHRI), 16,000 Miles, Garage kept, Immaculate condition, Many extras, Title in hand, Asking \$8,000 Call or Text (970) 576-8174

**For Sale:** More Hand-knit baby blankets \$20; winter scarves \$5. All proceeds go to Honor Flight of Northern Colorado. Call (970) 353-7501.

**For Sale:** Pianola Player Piano- pump and electric. Comes with 60-70 player rolls. Asking \$2,500. Call (970) 686-7081.

**For Sale:** Titan Red Accordion, Made in Italy. Asking \$359. Call (970) 686-7081

**For Sale:** Franklin the 4 year old Corn Snake comes with his tank and is available for adoption. Asking \$80. Call (970) 443-8926.

**For Sale:** Heavy Duty Greenhouse 40' by 18' - 720 square feet. Located in Ault, you dismantle and haul. Asking ~~\$10,000~~ now **\$5,000**; call (970) 834-2686.

**For Sale:** 2 Oak End Tables, oval in shape for living room or bed room. \$40 for both, Call (970) 631-7416

**For Sale:** 2 Cemetery Plots - Sunset Memorial Gardens 139 D block spaces 1 and 2. Located in the Garden of the Good Shepard. Asking \$1,500 each. Call (970) 397-1722

**Want to Buy:** We still need a VHS player that will adapt to a Smart TV in good working condition. Call (970) 353-0596

**For Sale:** 78 Acre horse/cow property in Carr Area- 2108 SF home, insulated horse barn/shop, multiple out buildings and pipe corrals, 3 automatic waters. Completely fenced and cross fenced in 4 pastures, 2 wells, RV clean out. Ag zoned, \$450,000. Contact Nathan at (970) 988-8295 or (970) 460-4444

**For Sale:** Restored 1960 Chevy Classic Pickup, 4 wheel drive, Automatic Transmission, 350 engine, Power brakes, Power steering, Chrome rims, Beautiful blue. Asking \$15,000 cash. Call (970) 897-2667

**Service:** Cake Decorating Lessons. Learn the basics or more advanced decorating techniques. For more information, call Lynda at (970) 339-5774.

**Service:** Order a custom cake for weddings, anniversaries, birthdays, graduations or any other special occasions. Choose your favorite flavor and your design. Call Lynda at (970) 339-5774.

**Service:** Flute Lessons. Quality instruction for all levels with personalized, creative methods for children through adults. Shanna has a Bachelor's degree in Music Education, a Master's Degree in Conducting and has also done 7 levels in Suzuki training. Call Shanna at (970) 590-4695 [www.shannasflutestudio.com](http://www.shannasflutestudio.com)

**Service:** Housekeeping or "spring cleaning" all year long. Very efficient, reasonable, dependable and honest. Call Cheri for more information at (970) 685-9486.

**Service:** Elementary through adult tutoring based on a thorough educational assessment and evaluation at \$35 per hour. Quality instruction personalized for all levels and subjects by Kimberly Wills, a Master teacher with credentials in K-8 education and curriculum and instruction. Contact Kimberly at (970) 396-3617 [kmbryld9@gmail.com](mailto:kmbryld9@gmail.com)

**Service:** FALL READING TUTORING K - Adult reading skills, conversational English, special needs. Call LORI PRESHAW for scheduling and questions. (970) 576-9383, [loripreshaw@live.com](mailto:loripreshaw@live.com) Affordable rates.

**Service:** Painting jobs with BRACKEN PAINTING 15+ years of experience; free estimates! "Change your color change your life." Now building fence and custom corrals. Contact Mick at (970) 381-1013

**Salvage Yard Information:** Listing an item in the Salvage Yard is free, but you must be a WSCU member. (You may not list an ad for non-members.) You may drop off your listing at the credit union, email it to [admin@WeldSchoolsCU.com](mailto:admin@WeldSchoolsCU.com) or call 970.330.9728 and ask for Jolene. **The deadline for submitting items to be listed is the 14th of each month. Ads are limited to 45 words or less. Ads are limited to 2 per member. If you would like your listing to appear in multiple issues, please submit it each month. Ads will be published on a "first come, first served" basis as space allows.**

## 2018 Upcoming Holiday Closures

Veteran's Day Observed	Monday, November 12 <sup>th</sup>
Thanksgiving Day	Thursday, November 22 <sup>nd</sup>
Christmas Eve	Monday, December 24 <sup>th</sup> close at 2
Christmas Day	Tuesday, December 25 <sup>th</sup>
New Year's Eve	Monday, December 31 <sup>st</sup> close at 4
New Year's Day	Tuesday, January 1, 2019

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DataCheck: 877.946.9728 or 877.9GO.WSCU

### WSCU Hours

Lobby:	9am - 5:30pm
Drive-Up:	7am - 5:30pm
Saturday Drive-Up:	9am - Noon

