



## Commonwealth of Kentucky Public Protection Cabinet

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### **DFI Provides Cyber Safety Tips for Holiday Shoppers** *Cybercrime Task Force Warns of Scams, How to Avoid Them*

**FRANKFORT, Ky. (Nov. 25, 2014)** – With Black Friday and Cyber Monday approaching, 'tis the season for spending – and surveys show that more than half of shoppers<sup>1</sup> plan to shop online this holiday season.

The Department of Financial Institutions (DFI) and its Financial Cybercrime Task Force of Kentucky are warning consumers to beware of the ever-growing variety of scams that target online shoppers and email users. Examples of scams to look out for include:

- Fraudulent ads, especially for big-ticket items such as vehicles offered at discounted prices. Scammers often use false contact information that appears to be from a reputable online marketplace to give the appearance of legitimacy.
- Shipping notifications that deliver infected attachments.
- Posts on social networking sites that request support for phony charitable causes.
- E-cards that could contain malicious links.
- Social engineering attacks, where someone attempts to gain access by befriending or otherwise gaining the victim's confidence.
- Phishing attacks, where malicious websites or emails solicit personal information under false pretenses.

Avoid falling victim to these and other online scams by taking the following measures:

- Do not follow unsolicited links.
- Do not download attachments from unknown sources.
- Only provide information over encrypted websites. Look for "https" in the web address.
- Research businesses before buying. Use search engines or other websites to verify legitimacy of the item and company. Check other searchable identifiers, such as telephone numbers and email addresses. Pay attention to negative feedback on seller reviews.
- Research company policies, such as types of payments accepted and return policies, before completing a transaction.

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<sup>1</sup> <http://americanresearchgroup.com/holiday/>

- Be cautious with advertisements and special offers.
- Maintain records for all online transactions.
- Review transactions/statements regularly for unusual activity.
- Review your credit report annually – you can get one free from each of three companies.

“Taking these steps could mean the difference between a happy holiday and a security breach, identity theft or financial loss,” said DFI Commissioner Charles Vice. “Protect yourself by staying alert and taking these precautions.”

Consumers who suspect they are a victim of an Internet-related crime may file a complaint with the FBI’s Internet Crime Complaint Center at [www.IC3.gov](http://www.IC3.gov). Victims also may file a report with local police or the Federal Trade Commission. If a breach occurs, individuals should close compromised accounts immediately, and report any unexplainable charges. Immediately change any passwords that may have been revealed.

For more information on protecting yourself online, visit the tips page at <https://www.us-cert.gov/ncas/tips>, from the United States Computer Emergency Readiness Team (US-CERT). Of particular interest this holiday season might be the articles there on “Shopping Safely Online” and “Holiday Traveling with Personal Internet-Enabled Devices.”

The Financial Cybercrime Task Force of Kentucky is a proactive, internal work group of DFI that focuses on best practice guidance and warnings for the financial services industry. The Task Force’s goal is to identify and address emerging threats in cybercrime and security and to protect the integrity of the Kentucky financial system.

DFI, <http://kfi.ky.gov>, is an agency in the Public Protection Cabinet. For more than 100 years it has supervised the financial services industry by examining, chartering, licensing and registering various financial institutions, securities firms and professionals operating in Kentucky. DFI’s mission is to serve Kentucky residents and protect their financial interests by maintaining a stable financial industry, continuing effective and efficient regulatory oversight, promoting consumer confidence and encouraging economic opportunities.

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