Cybersecurity Essentials: What Is a VPN?

Whether it's because of government surveillance or cyberattacks, internet users are more concerned than ever about the privacy of their online activities. Unfortunately, security measures like firewalls and antivirus software can't help you in this case, but there's one that can: Virtual Private Network (VPN).

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CREATIVE CONSULTANTS GROUP

This monthly publication provided courtesy of Bill Hinson, CEO of Creative Consultants Group, Inc.

Our Mission

To build a community of successful minded entrepreneurs that inspires excellence, encourages collaboration and expands the capacity of all members to achieve great things.

Cybercriminals Confess: The Top 5 Tricks, Sneaky Schemes And Gimmicks They Use To Hack Your Computer Network

The contemporary world is rife with digital thieves. They're penetrating the complicated data structures of huge credit-monitoring companies like Equifax, scooping up the personal information of millions of people. They're releasing sensitive customer data to the public from discreet businesses like Ashley Madison. They're watching webcam feeds of our celebrities without them knowing; they're locking down the systems of public utilities like the German railway system; they're even managing to steal thousands of gigabytes of information directly from high-profile government entities like the CIA.

They're also targeting small businesses exactly like your own and extorting them for thousands and thousands of dollars.

When running a company, it's vital to have a dedicated security team,

equipped with the most up-to-the-minute security technology, on your side to protect you from these malicious cyber threats. But it's not enough to leave it to somebody else. You also need to be informed. Here are five of the most common ways hackers infiltrate your network:

1 Phishing Scams

You receive an e-mail in your work inbox coming directly from a high-ranking employee with whom you've been working on a project. Inside is a link he needs you to click to access some "vital information," but when you click it, it rapidly installs a host of malware on the computer, spreads through the network and locks out everyone in the company.

Phishing scams are the oldest trick in a hacker's book – ever received one of those "Nigerian Prince" scams? – but they're still wildly successful. Not only

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that, but they're becoming increasingly more sophisticated. As Thomas Peters writes for "Newsweek," "The best messages look like they're trying to protect the company. One well-meaning system administrator even offered to post a PDF that could deliver malware on an internal server because it was called, 'How to avoid a phishing attack.'" How's that for irony?

2 Social Engineering
Social engineering is a type of "hacking" that uses real, well-intentioned people to carry out its schemes, rather than intricate lines of code.

This is especially effective for gathering sensitive information that can later be used in another type of attack – e-mail passwords used for phishing scams, for example. Maybe your IT guy receives a call from the "secretary" of one of your clients, pretending that they're experiencing problems with your service due to some firewall, a problem that your IT professional is more than happy to help out with. Before you know it, the caller knows the ins and outs of your entire security system, or lack thereof. Social engineers have been known to use phone company customer service departments, Facebook and other services to gather Social Security or credit card numbers, prepare for digital robbery and even change the passwords to your central data network security.

3 Password Hacking
You may think that your passwords are clever and

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complicated, filled with exclamation points and random numbers, but it's rarely enough. With information gathered carefully from social engineering or a simple check on your employees' social media accounts, hackers can easily use brute-force to figure out that your password is the name of the family dog, followed by your anniversary (for example). That's if they didn't already manage to steal your password through one of the techniques listed above.

4 Fault Injection
Sophisticated hackers can scan your businesses' network or software source code for weak points. Once they're located, they can surgically attempt to crash the system through snippets of code they splice in expressly for that purpose. Different commands can do different things, whether they want to deliver a devastating virus, redirect links on your website to malicious malware or steal and erase vast swathes of information.
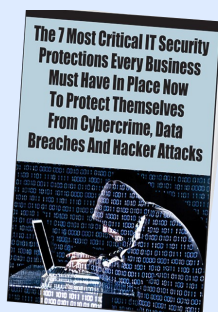
5 USB-based Malware
At the last conference you attended, someone probably handed out free branded USB sticks to keep their business top-of-mind. Hackers will sometimes covertly slip a bunch of infected USB sticks into a company's stash. The instant somebody tries to use one, their computer is taken over by ransomware.

So What Can I Do About It?
It's a scary world out there, with virtually everyone left vulnerable to digital attack. Knowing the strategies hackers deploy is half the battle. But, frankly, these techniques are constantly changing; it's impossible to keep up by yourself.

That's why it's so important to utilize only the most up-to-date security solutions when protecting your business. Hackers move fast. You and your security technology need to stay one step ahead. Call us at **(843)234-9980** and we will ensure you and your company data are secure.

Shiny New Gadget Of The Month:

Email Signature Rescue

The business world runs on e-mail. According to LifeWire, around 269 billion e-mails are sent around the world each and every day. But for every e-mail sent, millions go unread, and those that do are often found wanting. How, in the midst of all that noise, can you possibly get your own work e-mails to stand out?

Enter E-mail Signature Rescue (emailsignaturerescue.com), a business dedicated to creating custom, professional e-mail signature templates for all kinds of companies and teams. Using their proprietary software, it's easy to build a robust and beautiful HTML e-mail signature template that will make your e-mails pop. Signatures may seem small, but they can go a long way toward convincing a recipient that you mean business.

'Tis the Season ... for the highest rate of cyber crime. Get covered now before you end up Scrooged.

If You're On The Prowl For Some Good Holiday Cyber Deals, It's Likely That Hackers Will Also Be Hunting For Your Credit Card Information!

As consumers begin their holiday shopping, virtually everyone has the same Christmas wish: Please, don't let anyone steal my identity. A recent survey from TransUnion found that 96% of Americans say they're worried about identity theft this holiday season, and almost two-thirds are more worried this year than they were last year.

The National Retail Federation forecasts that most consumers will turn to online shopping this holiday season, spending an average $967, marking a 3.4 percent increase from last year.

But in 2016, nearly 16,000 victims of credit card fraud in the U.S. collectively lost more than $48 million, according to the FBI's Internet Crime Complaint Center.

Before you start your online shopping spree, we'd like to share a few tips with you that will lower your risks of identity theft.

Visit www.creativeconsultants.net/id-theft/ for tips and more information on how we can protect you from identity theft!

Who Else Wants To Win A $250 Gift Card

The Grand Prize Winner of last month's Trivia Challenge Quiz is Georgia Kapshuck from Carolina Bone and Joint! Georgia's name was randomly chosen among those that correctly answered my quiz question from last month: **Which 1952 musical comedy tells the story of three performers making the transition from silent movies to "talkies"?**

The answer was **d) Singin' In The Rain.** Now, for December's trivia question:

In the beginning of the movie "It's A Wonderful Life," what book is Clarence reading?
 a) The Bible   b) Huckleberry Finn   c) The Adventures of Tom Sawyer   d) A Christmas Carol

Email bhinson@creativeconsultants.net with your answer!

CCG Bytes

Become A Better Public Speaker With This App

Americans are terrified of public speaking. In fact, in most surveys about our fears, talking in front of a crowd far outranks even our fear of dying. But if you, like millions of others, break out in a cold sweat when you imagine giving a speech, you're in luck. There's an app for that.

Developed during the Disrupt San Francisco Hackathon, Vocalytics is a comprehensive project dedicated to building an AI that will teach you to be a better public speaker. The ultimate goal is to develop a virtual trainer that can give feedback even better than what you'd get from a professional speaking coach.

The app – called Orai – uses machine learning to analyze your body language as you speak, ensuring that every word hits home. When paired with speech analysis project SpeechCoach.ai, you can take concrete steps toward killing it in front of any crowd. *TechCrunch.com 9/17/2017*

Top Tech Accessories To Make Your Life Easier

The best gadgets help us navigate our lives with ease, making particular processes that much more hassle-free. With technology, it's often the little things that make all the difference in the world. Take AUKEY's car phone mount, for instance. At only $7.99 on Amazon, there's no reason you should be fumbling with your iPhone while you're using Google Maps on a road trip. The clip attaches directly to any air vent, putting your phone front and center for easy viewing and reducing the need for dangerous fiddling.

Or, pair an Amazon Echo with the Tp-Link Smart Plug Mini ($29.99), which allows you to activate all kinds of devices with your voice or your phone. It's the perfect first step toward a smarter home and a world of convenience.

If you've got a phone that's always dying, hook it up to an Anker battery case, which can extend the battery life of most phones by as much as 120%.

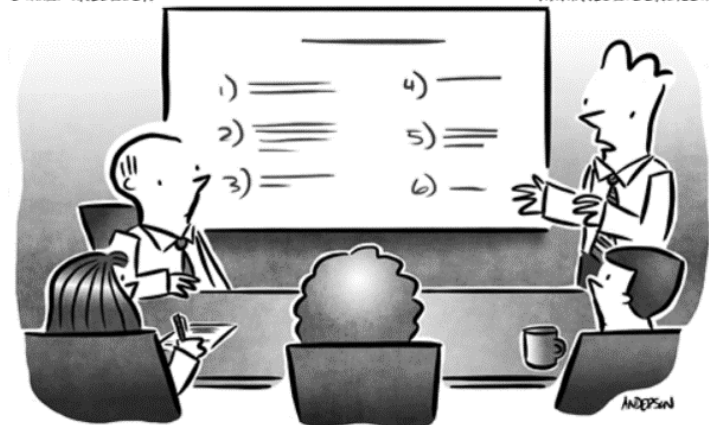For more small-scale tech solutions, check out Business Insider's list of "50 must-have tech accessories under $50." *BusinessInsider.com 9/28/2017*

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"You're right, it is easier said than done. That's why I said it; because it's easy. Try and keep up."