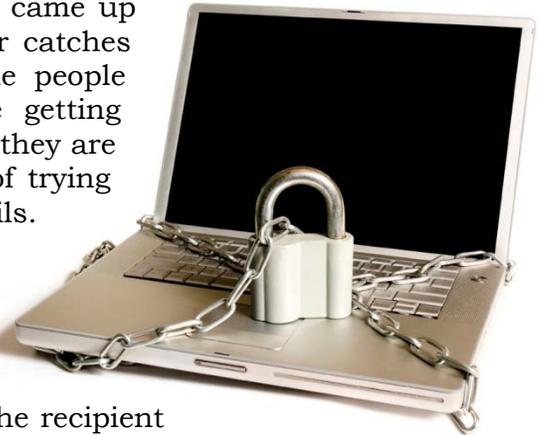


There seems to be a large outbreak in SPAM e-mails – again.

I was just at a security conference recently and this came up as a topic of conversation. A computer's SPAM filter catches quite a bit of the bad e-mails, but as soon as the people sending the fraudulent e-mails find out they are getting blocked, they change some things in the message, so they are not detected. It is a constant cat-and-mouse game of trying to block the bad e-mails and still allow the good e-mails.

The attacks have become a lot more sophisticated. They can make it look like it is coming from a legitimate e-mail address, such as Amazon or the IRS. They also have started putting things in the message to prey on the quick response emotions of the recipient such as, purportedly making a large purchase under their personal Amazon account. Fraudsters do this to get a quick frantic reaction hoping the person will click the link and then a silent virus can be installed on their computer.



We all need to be very diligent when checking our e-mails. If anything looks questionable or you were not expecting an e-mail from someone or a company, **do not click on any links**. The best thing to do is call that person and verify they sent you the e-mail, or go directly to the company website from a new browser window, and login to your account and check to see if there are any unauthorized orders.

The IRS e-mails are also becoming very popular because it scares people into thinking they need to click a link to finalize their tax return or avoid a fine. One thing I found out is **the IRS does not use e-mail to contact people about taxes**.

As these attacks become more sophisticated it is necessary for all of us to check e-mails very closely and watch the websites we visit, because anti-virus software is only able to detect around 40% of the viruses.

If you have any questions on the legitimacy of an e-mail claiming to be sent from The Stephenson National Bank & Trust do not hesitate to call 715-732-1732 to check the validity of the message. Though we may send periodic e-mails about e-Banking enhancements and other bank news, we will NEVER send an e-mail or call requesting that you “verify” your personal information.

Jeff Wilinski
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