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INSIDE THIS ISSUE:

E-Mail Scam

Turbulence In Banking Industry Increases Phishing Scams

Ask The Help Desk

Can You Get Me "Up To Speed" On Download And Upload Speeds?

Sites Of The Month

Great Sites To Check Out In November

<u>Short Tutorial</u> Searching For Specific E-mail Messages

Hello NCKCN internet members

This November issue contains lots of practical information to help you make smart choices in the coming weeks. We start with a warning about recent e-mail scams tied to the turbulent state of the banking industry, including reminders of how to keep your financial records away from cyber criminals. You'll also learn what the acronyms Mbps and Kbps mean with respect to Internet speeds, and get search tips to find past e-mail messages more quickly. The Great Sites section includes timely resources about flu prevention and vaccines, budget-friendly recipes, and the latest "Bond, James Bond" movie coming to theaters.

The goal of each of our monthly eNewsletters is to keep our subscribers informed regarding their Internet connection and to improve their Internet experience. We think you'll find this information interesting. If, however, you'd prefer not to receive these bulletins on a monthly basis, click <u>here</u>.

To see what's inside this issue, simply scroll down the eNewsletter or click on the links within the index to the left. Thanks for reading!

- The NCKCN Team

E-Mail Scam - Turbulence In Banking Industry Increases Phishing Scams

Bank failures, mergers, and takeovers have created a confusing environment — some banks may have a new name or a new lender may have acquired your mortgage. Online scammers are taking advantage of this upheaval to try and trick you into parting with valuable personal information. They are hoping that you will be more likely to open financial e-mails during this period of heightened concern.

While e-mails phishing for sensitive data are nothing new, you need to be extra vigilant with incoming messages during these turbulent times. The Federal Trade Commission urges caution regarding e-mails that look as if they come from a financial institution. These messages may appear real, but actually be from phishers wanting to steal account numbers, passwords, or Social Security numbers to run up bills or commit other crimes in your name.

Take a look at one example of these fraudulent e-mails below:

🚔 Ocean Bank Alert - check the version of your system software	
File Edit View Tools Message Help	- R
See See Next Next Reply Reply All Forward Print Delete Previous Next Addresses	
From: Ocean Bank Account Service Date: Friday, October 24, 2008 7:16 AM To: Internet Customer Subject: Ocean Bank Alert - check the version of your system software	
Attention Ocean Bank consumers! This update is for customers who use Ocean Business and/or Personal online banking in North America. Update your system through this official site if your account has been created before October 22, 2008. There is no guarantee of proper operation with NOT UPDATED consumer systems. <u>Read more>></u> Sincerely, Junior Bender. 2008 Ocean Bank, Florida.	

Remember that legitimate banks and other financial institutions NEVER send e-mails with embedded links for users to click and update account information. Do not respond to any unsolicited e-mail asking you to verify financial or personal data. If you have questions about the authenticity of a request, it is best to call or visit your bank in person.

For additional information, including tips to help you avoid getting hooked by a phishing scam, go to <u>http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt089.shtm</u>.

<u>Back to Top</u>

Ask The Help Desk - Can You Get Me "Up To Speed" On Download And Upload Speeds?

Question: I'm confused about the speeds I hear about for high-speed Internet connections. What's the difference between download and upload speeds? How about between Mbps, Kbps, and Gbps?

Answer: Download speeds refer to the rate that data travels from the Internet to the user's computer, such as the loading of a webpage. Upload speeds measure the journey from the user's computer to the Internet, such as e-mailing photos to a friend. Many times, only one speed is given in descriptions of Internet service — the download speed — since that's the one of most concern to typical residential Internet users.

Kbps stands for kilobits per second (thousands of bits per second) and is a measure of bandwidth (the amount of data that can flow in a given time) on a data transmission medium. Higher bandwidths are more conveniently expressed in megabits per second (Mbps, or millions of bits per second) and in gigabits per second (Gbps, or billions of bits per second).

Keep in mind that Internet speeds vary and can depend on a variety of factors. These may include the number of Internet applications running on your computer, the number of users sharing the Internet connection at any given time at your home or business, and the efficiency of your operating system. Please call us if you have questions about the speed of your Internet connection.

Back to Top

Sites Of The Month - Great Sites To Check Out In November

Shoo the Flu!

<u>http://cdc.gov/flu</u> - The cold weather season is also flu season, but the more you know about the flu, the less likely you are to catch it. This site includes detailed information about flu symptoms, care, and prevention. Find out who should (and should not) get a flu vaccine, when they are available, and what potential side effects could occur. Learn the signs that indicate a medical emergency and check out special messages for parents, health professionals, and other groups.

Cheap Eats

<u>http://eatingwell.com/recipes/healthy_hurry/cheap_eats.html</u> - Need a cookbook that caters to your checkbook? Check out this information-packed site, which features dozens of budget-friendly recipes so easy and healthy, you will "forget take-out." It's all here and it's searchable by type of cuisine, occasion, main ingredient, etc. Find recipe makeovers — healthy versions of classic favorites like meatloaf, mac & cheese, burgers, and even ice cream — and look for the special sections on cooking for two, cooking for kids, quick meals, entertaining, and travel.

Bond Is Back

<u>http://007.com</u> - *Quantum of Solace*, the latest James Bond movie, hits theaters in November. To get ready, visit the slick 007 website where you can watch the trailer, get news from the set, download wallpaper and icons, read about the cast, and more. Be sure to check out the video games based on the movie, and watch the Jack White and Alicia Keys music video, "Another Way to Die."

Swap 'til You Drop

<u>http://swaptree.com</u> - This site offers a free, easy way to swap books, CDs, DVDs, and video games that you no longer want for those that you do want. Save money and have fun by listing items you have and items you want. The site takes it from there, alerting you to trades that match your lists. Then just mail your media and sit back and wait for your new stuff to arrive.

Education 101

<u>http://education-portal.com</u> - Do you have a high school student in the process of selecting a college? Or are you interested in continuing your own education? Education Portal is a great place to start when researching career paths, degree programs, and schools. The site has links to a wide variety of options including free online courses in business, technology, science, and more. You can also watch instructional videos on job interviewing and résumés.

Back to Top

Short Tutorial - Searching For Specific E-mail Messages

Do these scenarios sound familiar? You know your sister e-mailed her famous stuffing recipe to you weeks ago, but you can't remember when. Or you want to review the last several e-mails sent to you from a certain friend before you send a new message. If you end up with large numbers of e-mails in your Inbox, it can be time-consuming to use the scroll bar to do a search. To more quickly find specific e-mail messages, follow the steps below for your e-mail program.

Searching for an E-Mail Message When Using ...

- E-mail Program: Outlook Express 6

- Computer Operating System: Windows XP SP2

- 1. With Outlook Express open, click your cursor arrow on the "Find" button on the toolbar. The Find Message window will open with "Inbox" set as the default search location.
- 2. In the Find Message window, place your cursor in the "From:" or "Subject:" field to conduct your search. Type in the word or phrase you want to search by, such as a person's name or subject of an e-mail. Click on the "Find Now" button. Note: You can also specify a date range to further define your search criteria.
- **3.** The e-mails that match your search criteria will appear in the lower portion of the Find Message window.
- 4. Double click on the specific e-mail that you were searching for. Now you can respond to, forward, print, or copy and paste the e-mail.

Searching for an E-Mail Message When Using ...

- E-mail Program: Windows Mail

- Computer Operating System: Windows Vista
 - 1. With Windows Mail open, click your cursor arrow on the "Find" button on the toolbar. The Find Message window will open with "Inbox" set as the default search location.
 - 2. In the Find Message window, place your cursor in the "From:" or "Subject:" field to conduct your search. Type in the word or phrase you want to search by, such as a person's name or subject of an e-mail. Click on the "Find Now" button. Note: You can also specify a date range to further define your search criteria.
 - **3.** The e-mails that match your search criteria will appear in the lower portion of the Find Message window.
 - 4. Double click on the specific e-mail that you were searching for. Now you can respond to, forward, print, or copy and paste the e-mail.

Searching for an E-Mail Message When Using ...

- E-mail Program: Mozilla Thunderbird 2.0

- Computer Operating System: Windows XP SP2 and Windows Vista
 - 1. With Mozilla Thunderbird open, click your cursor arrow on the "Edit" button on the menu bar. Select "Find" and then "Search Messages..." from the resulting drop-down menu. The Search Messages window will open with "Inbox on ..." set as the default search location.
 - 2. In the center of the Search Messages window, you will see drop-down menus that will allow you to define your search. For this tutorial, we will select "Subject" from the first drop-down menu and "contains" from the second drop-down menu.
 - 3. In the blank field to the right of the second drop-down menu, type in the word or phrase that you want to use as your search criteria. Once you have typed in your word or phrase, click on the "Search" button.
 - 4. The e-mails that match your search criteria will appear in the lower portion of the Search Messages window.
 - 5. Double click on the specific e-mail that you were searching for. Now you can respond to, forward, print, or copy and paste the e-mail.

Searching for an E-Mail Message When Using ...

- E-mail Program: Macintosh Mail.app

- Computer Operating System: Mac OS X 10.4

- 1. With Mail.app open, click your cursor arrow in the Search field at the top of the Mail viewer window.
- By default, the search field will find messages in your "Inbox." If you want to search specific mailboxes, select one or more mailboxes by shift-clicking (pressing the "shift" key and clicking your mouse button) to select adjacent mailboxes, or Command-clicking (pressing the "Command" key

- and clicking your mouse button) to select nonadjacent mailboxes and then click in the Search field.
- 3. Type or paste the text you want to find into the Search field. In the header above the results, click "All Mailboxes" or "Selected Mailboxes."
- 4. Choose "Entire Message," "From," "To," or "Subject" in the header above the results to limit your results to those items.

<u>Back to Top</u>

We hope you found this newsletter to be informative. It's our way of keeping you posted on the happenings here. If, however, you'd prefer not to receive these bulletins on a monthly basis, click <u>here</u>.

Thanks for your business!

Thank You

The Staff at NCKCN



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