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**Hello NCKCN internet members**

For some, August means school is just around the corner. But we all have opportunities to keep learning, as this eNewsletter illustrates. Included is a crash course on one of the latest e-mail scams targeting bank customers, a lesson on how buffering enables you to watch online videos faster, and a tutorial about downloading Mozilla's Firefox browser. This month's Great Sites section offers more places to gain knowledge — about typing, about relationships, about survival, and about business. Time to learn something new!

The goal of each of our monthly eNewsletters is to keep our subscribers informed regarding their Internet connection and to improve their Internet experience. To meet this goal, each monthly newsletter will usually contain information related to:

1. Warnings on a recent virus, e-mail hoax or security issue that may affect you
2. An update on new services and other local interests
3. An answer to a frequently asked Internet related question
4. Some fun, seasonal websites to check out
5. A short, step-by-step tutorial on an e-mail or browser related task

We think you'll find the information contained in this newsletter to be a valuable tool for enhancing your Internet experience. If, however, you'd prefer not to receive these bulletins on a monthly basis, click [HERE](#).

To see what's inside this issue, take a look at the index to the left and thanks for reading!

- The NCKCN Team

**E-Mail Scam - New Phishing Attack Reported On Banking Customers**

E-mail con artists have frequently masqueraded as banks in an effort to collect personal information such as account numbers. One of the latest such scams, first reported last month, takes a slightly different approach. These e-mail messages are being sent to customers of Bank of America and various other financial institutions, but claim to be promoting a new security program called SFN (Stop Fraud Now). That's right - they're *committing* fraud by pretending to be an organization that *fight*s fraud.

The bogus SFN program offers to provide you with protection against cloning of credit cards and asks recipients to register by supplying their Social Security Number, credit card number, and ATM Personal Identification Number (PIN). Keep your eyes out for an e-mail resembling this one:

Bank of America' in collaboration with ALL the banks around the world which offers services of transactions through the internet and not only and several institutions against frauds launched a revolutionary program called SFN (Stop Fraud Now)'.

By registering on SFN your card is protected 99.99%. You probably wonder why we say that the chances of suffering a loss are 0. The moment you register you will receive a code which contains an international unique code (IUC). This code arrives to the bank which your card was released from. This way your card can't be cloned without knowing this code. Only the issuer bank can reproduce your card in case you loose it or has been stolen. Also you have many options from your account. On-line assistance through chat or virtual phoning (skype) non-stop and also the possibility of blocking your account through the push of a button anytime you find anything suspicious about it. You can unblock it as easy after solving the issues. Another helpful option you can find it in the internet Online section. There you have two buttons On-line and Off-line which allows you to keep your card off-line for transactions and to active it only when you wish to shop or make a transaction. We guarantee it's a 100% efficient and secure program and monitored 24 hours a day, 365 days a year.

[Click here](#) to see the list of banks which support SFN program | [Click here](#) to visit our website for more informations!

#### **JOIN NOW FOR MORE PROTECTION!**

Your card no longer can be cloned!

Your card is monitored non-stop for a period of 356 days preventing suspicious transactions on the internet but also from the bancomat!

You have free assistance from our team anytime you're unclear about our services!

Once you created your account you can set your card to on-line or off-line for internet transactions! This option offers you 100% ASSURANCE that ONLY YOU are able to use the card for online transactions!

The chances of being a victim of a material loss is 0.01% and in the case supposing our system didn't work at the efficiency we promised, we guarantee 100% that your money will be recovered!

This service is offered by Bank of America in association with European Central Bank and National Australian Bank The project is of federal nature and is protected by the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C).

It is 100% FREE !

For more information about this program visit our website.

Bank of America  
Electronic Banking Services  
CA4-701-02-75  
P.O. Box 37000  
San Francisco, CA 94137

Remember, you should always be suspicious of an e-mail requesting personal financial information, even if it appears to be from a financial institution with which you have a relationship. Legitimate banks will never send you an e-mail asking you to disclose your credit card number or online banking password. Do not reply to this type of e-mail or click on any link included in the message. Just hit "Delete."

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[Ask The Help Desk - What Is A Buffer?](#)

**Question:** I've heard someone mention a "buffer" when referring to listening to music online. What is a buffer?

**Answer:** When you download an audio or video file from the Internet, your media player software, such as Windows Media Player, saves portions of the file in temporary memory during the process. This is called buffering.

The media player uses buffering technology to begin playing the clip before the entire file is downloaded. This means the clip will be played much sooner than if the entire file had to be completely downloaded before playback.

A buffer is also used to speed up a computer's performance by holding information in temporary memory (random-access memory [RAM]) until it's committed to a permanent location or task.

When you use a word processor, for example, your changes are held in temporary buffer memory until you save the document to your hard drive. Buffers also are used to transmit data between hardware devices, such as a computer and a printer. This buffer is needed when one device can transmit data much quicker than another can receive it.

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## [Great Sites To Check Out This Month](#)

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### **Survival Stories from the World Trade Center**

<http://wtcmovie.com> - Opening this month is *World Trade Center*, the poignant and powerful 9-11 movie from Oliver Stone. It tells the true story of two officers with the Port Authority Police Department, Will Jimeno and John McLoughlin, who were buried under 20 feet of rubble inside the WTC but were rescued 12 hours later. Their incredible tale of survival is brought to life by a cast including Nicolas Cage, Michael Peña, Maggie Gyllenhaal, and Mario Bello. A highlight of this movie site is the "In Their Own Words" section featuring video interviews with Jimeno and McLoughlin themselves. Rated PG-13.

### **The Key to Free Typing Lessons**

<http://learn2type.com> - Do the e-mail messages you write contain a few too many typos? Or do your kids need better typing skills to master the homework ahead? This site offers free interactive typing exercises (including new Learn2Type for Kids) that automatically adjust to your skill level. Start by taking the short typing test to instantly assess your speed and accuracy. Then login whenever you like and complete the lessons at your own pace. Free, convenient, and effective - that's our type of typing tutor.

### **Home Business How-To's**

<http://entrepreneur.com> - August is officially "Home Business Month." If you'd like to start a home-based business or expand the one you already have, this site from *Entrepreneur* magazine is an excellent resource. It covers all the basics, from marketing and sales to money and finance. You'll also find low-cost startup ideas, stories from successful "mompreneurs," and guides to starting the most popular businesses around.

### **Listen to Your Elders**

<http://elderwisdomcircle.org> - When you need advice, there's nothing more valuable than the insights of someone older and wiser. This site provides free advice from volunteer "cyber grandparents" between the ages of 60 and 103. Elder Wisdom Circle is one of the largest providers of personal advice anywhere, and visitors to the site can get help with most any issue ranging from parenting problems to dating dilemmas. Read the responses to questions submitted by others, or send in one of your own for a fast, personalized reply.

### **News on the Net - US Open Tennis Championships**

<http://www.usopen.org/home/default.sps> - The 2006 US Open is August 28 to September 10 in New York. If you've always dreamed of going, get on the ball and visit this site for tickets and visitor information. Last year's US Open set an all-time attendance record of 659,538 fans - evidence of the sport's growing popularity. Never played tennis but want to take a swing at it? You'll also find tips on getting started and information about tennis instruction including free Tennis Block Parties held across the U.S.

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## Short Tutorial - Downloading Mozilla's Firefox Browser

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Web analysis firm OneStat.com reports that global usage of the free Mozilla Firefox browser is growing. As of July 2006, total worldwide market share for Firefox is 12.93 percent, U.S. usage is 15.82 percent, and Canadian usage is 14.58 percent. Firefox is becoming a popular browser because it blocks viruses, spyware, and pop-up ads and isn't as vulnerable to attacks as Microsoft Internet Explorer. It also offers advanced features like tabbed browsing, which lets you open multiple web pages in a single window and quickly flip back and forth between them. To download Mozilla's free Firefox browser onto your computer, simply follow the steps below.

### Downloading Mozilla's Firefox 1.5.0.4 When Using Windows XP SP2 Home Edition:

1. With Internet Explorer open, type "www.Mozilla.com" into your browser's address bar and then hit "Enter" on your keyboard.
2. Click your cursor arrow on the "Download Firefox" button.
3. The file download security warning will open. Click the "Save" button.
4. In the "Save As" dialog box, choose where you want to save the Firefox installer on your hard disk and click the "Save" button.
5. Once the installer has finished downloading, double click on it.
6. A security warning will ask if you want to run the installer. Click "Run."
7. When the "Welcome to Mozilla Firefox" screen appears, click the "Next" button to start your Firefox installation.
8. After reading and agreeing to the licensing terms, select the "I Accept the terms of..." radio button and then click the "Next" button.
9. Choose what type of install you want to do (Standard or Custom) and click the "Next" button.
10. Close all other open applications and click the "Next" button.
11. Under the "Install Complete" section, check the "Launch Mozilla Firefox now" box and click the "Finish" button.
12. The Import Wizard will open. Select whether you want to import your settings from Internet Explorer into Firefox and click the "Next" button.
13. Click the "Finish" button to exit the Import Wizard.
14. You will be asked whether you want to use Firefox as your default browser. It is recommended that you click "No" until you've decided whether you like it better than your existing browser of choice.
15. Firefox will open and a shortcut will be placed on your desktop.

### Downloading Mozilla's Firefox 1.5.0.4 When Using Macintosh OS X:

1. With Safari open, type "www.Mozilla.com" into the address bar of your browser and then hit "Return" on your keyboard.
2. Click your cursor arrow on the "Download Firefox" button.
3. Once the installer has finished downloading, double click on it.
4. The installer will launch and open to the license agreement. To accept the terms of the license, click on the "Accept" button.
5. The Firefox disk image will mount on your desktop and open. You will see a Firefox icon with a graphic indicating that you should add Firefox to your Application folder.
6. Drag the "Firefox" icon onto your Application folder icon. Firefox will be copied to that location.
7. Close the "Firefox" disk image window and drag the disk image to the trash to unmount it. That's it. You can now run Firefox as your browser.

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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 [HERE](#).

Thanks for your business!

Thank You,

[The Staff at NCKCN](#)

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