



Main Office:
6100 S. Yale Ave
Suite 100
Tulsa, Oklahoma 74136

SEPTEMBER 2014



Phone:
1-800-364-3628

Fax:
(918) 699-7123

Telebank:
1-800-628-7290



E-mail:
info@energyone.org

www.energyone.org



ENERGY ONE

Source

FUELING YOUR FINANCIAL FUTURE SINCE 1935

Energy One Federal Credit Union is a member-focused institution. We provide this monthly newsletter in an effort to help our members be educated and informed in the financial world today.

Financial Self Defense

Wash your hands after you use the bathroom. Cover your mouth when you sneeze. Brush your teeth daily. These are all basic elements of personal hygiene. We practice them, in part, to minimize the amount of gross stuff that our bodies do, but we also practice them to help protect us from disease.

You might think "Internet hygiene" means wiping down keyboards after you use them and not spilling things on your computer. While these are good habits, there's another range of behaviors that security experts call "Internet hygiene," and it can be the difference between a safe and effective Internet and a world of hackers, bots, and identity thieves.

For most people, the beginning and end of cyber-security is a piece of anti-virus software. Imagining that there is nothing on their computer worth stealing, most users don't take their online security very seriously. Increasingly, that's the attitude hackers are counting on people exhibiting.

One such recent cyber attack, a malicious worm called Game Over Zeus, infected around 10,000 computers. The worm allowed hackers to remotely control infected computers, using them to launch attacks on major websites. In addition, users frequently found their personal files encrypted. A window created by the worm would inform them that, unless they paid a ransom that sometimes was as much as a few thousand dollars, they would lose access to the contents of their hard drive forever.

How did such a vicious worm spread so quickly? Hackers have gotten better about choosing their targets. It's easy to find out-of-date software and exploit known structural weaknesses in it to gain control of a computer. From there, it's a trivial task to create emails that look like they come from the owner of that computer, which makes it easier to infect that person's friends and family members' computers.

Security expert Tom Kellerman compares the state of a compromised computer to a neighbor who always leaves the front door to an apartment complex unlocked. Not only can thieves break into the neighbor's apartment, but they can use their expanded building access to more easily break into other units. If you aren't maintaining the security protocols on your computer and

being vigilant about what links you click, you aren't just putting your own security at risk. You're creating a more dangerous Internet for your friends, co-workers, and family, too.

The lesson of Game Over Zeus is pretty simple. Computer viruses spread a lot like human viruses. They infect people who don't practice good hygiene, then spread to their friends and family. If you wouldn't sneeze on your hand before pushing buttons on an elevator, don't practice unsafe internet behaviors.

How can you practice good Internet hygiene? You don't need to be a tech guru to keep your PC safe. Security experts consistently recommend you take at least these five steps.

- 1) Download an anti-virus software program, like AVG or McAfee, and keep it up-to-date. Schedule updates for it to run when your computer is on, and don't interrupt the process. Do the same thing with an anti-malware program, like MalwareBytes.
- 2) Run scans of both anti-virus and anti-malware software on a weekly basis.
- 3) Do it right away. If your computer gives you a message that it needs to download or install critical updates, do it the first time you see the warning.
- 4) Don't click links that take you to sites you don't recognize, even if they're emailed to you by a friend or family member. These emails are frequently generated by bots to keep malicious software spreading.
- 5) Don't download, install or run any software you don't recognize. For these bots to keep spreading, at some point human beings have to authorize them. If you're installing software you think might be dangerous, you're putting your computer and the computers of everyone you know in jeopardy.

This might seem like a lot of work, but it's the price of doing business and living in a digital age. With the convenience of a world of information at your fingertips comes the responsibility to maintain the health of that system. Do your part - install and update security software, and be constantly on guard for threats!

**EXCLUSIVE MEMBER
SAVINGS ON CAR
INSURANCE**

Get a Quote at
www.energyone.org/insurance



Energy One: One Stop Shop

New Insurance Options Available to Members



The number one compliment we receive from members is how valued they feel at Energy One. Recently, a member took to our Facebook page to brag about an employee who made her feel “like a partnership, not a business transaction.” Our motivation is our members. When we see a comment like the one above, or hear it directly from a member, it fuels us to continue helping our members. This is why we have teamed up with MemberCONNECT and TruStage.

This partnership allows members access to discounts with Liberty Mutual for your auto and home. In addition, you are now eligible for a free \$1,000 in accidental death benefits.

Click here for more information.

Liberty Mutual and Energy One share common goals. We live and work in your community. We understand how helpful it is to complete transactions over the phone or internet, but also know there are occasions when you need to speak face-to-face. This is why each member, who lives in a city where Energy One has a branch, will have a personal Liberty Mutual agent. If you live in a city where we do not have currently have a branch, we will be able to assist you in locating your personal agent who lives in your community. Energy One encourages you to request a free quote to compare to it to your current insurance plan.

If you have any additional questions, please reach out to your local Energy One representative.
JSmithson563



You could win \$25—just for reading the Energy One Source. A member’s name and the last three numbers of their zip will be hidden within the newsletter (example: JDoe119). If it matches **your** name and zip, e-mail earnstrong@energyone.org with Newsletter Contest in the subject line. Once the match is verified, Energy One will deposit \$25 into the winner’s account. Contest rules are available online at energyone.org/newslettercontest.asp.