



NCM Client Notification

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A publication of Northern Capital Management, Inc.

Dear Clients,

As clients utilize websites (including Northern Capital Management, Inc.'s) to gain access to their financial and other information, the chance of someone attempting to gain information about you and your personal data increases. This usually is accomplished by "phishing".

In computing, phishing is an attempt to criminally and fraudulently acquire sensitive information, such as usernames, passwords and credit card details, by masquerading as a trustworthy entity in an electronic communication.

Northern Capital Management, Inc. will never request sensitive information (such as passwords or user names) from you over e-mail or via our website. Additionally, we continue to keep up-to-date on methods to protect client sensitive data as well as the procurement of equipment to keep data on our internal systems secure from outside access.

The article below provides additional information and tips about "phishing".

Sincerely,

Northern Capital Management, Inc.



PHISHING

How Not to Get Hooked by a “Phishing” Scam

“We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity.”

“During our regular verification of accounts, we couldn’t verify your information. Please click here to update and verify your information.”

Have you received email with a similar message? It’s a scam called “phishing”—and it involves Internet fraudsters who send spam or pop-up messages to lure personal information (credit card numbers, bank account information, Social Security number, passwords, or other sensitive information) from unsuspecting victims.

According to OnGuard Online, phishers send an email or pop-up message that claims to be from a business or organization that you may deal with—for example, an Internet service provider (ISP), bank, online payment service, or even a government agency. The message may ask you to “update,” “validate,” or “confirm” your account information. Some phishing emails threaten a dire consequence if you don’t respond. The messages direct you to a website that looks just like a legitimate organization’s site. But it isn’t. It’s a bogus site whose sole purpose is to trick you into divulging your personal information so the operators can steal your identity and run up bills or commit crimes in your name.

OnGuard Online suggests these tips to help you avoid getting hooked by a phishing scam:

- **If you get an email or pop-up message that asks for personal or financial information, do not reply. And don’t click on the link in the message, either.** Legitimate companies don’t ask for this information via email. If you are concerned about your account, contact the organization mentioned in the email using a telephone number you know to be genuine, or open a new Internet browser session and type in the company’s correct Web address yourself. In any case, don’t cut and paste the link from the message into your Internet browser—phishers can make links look like they go to one place, but that actually send you to a different site.
- **Use anti-virus software and a firewall, and keep them up to date.** Some phishing emails contain software that can harm your computer or track your activities on the Internet without your knowledge.

Anti-virus software and a firewall can protect you from inadvertently accepting such unwanted files. Anti-virus software scans incoming communications for troublesome files. Look for anti-virus software that recognizes current viruses as well as older ones; that can effectively reverse the damage; and that updates automatically.



PHISHING

A firewall helps make you invisible on the Internet and blocks all communications from unauthorized sources. It's especially important to run a firewall if you have a broadband connection. Operating systems (like Windows or Linux) or browsers (like Internet Explorer or Netscape) also may offer free software "patches" to close holes in the system that hackers or phishers could exploit.

- **Don't email personal or financial information.** Email is not a secure method of transmitting personal information. If you initiate a transaction and want to provide your personal or financial information through an organization's website, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some phishers have forged security icons.
- **Review credit card and bank account statements as soon as you receive them** to check for unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.
- **Be cautious about opening any attachment or downloading any files from emails** you receive, regardless of who sent them. These files can contain viruses or other software that can weaken your computer's security.
- **Forward spam that is phishing for information to** spam@uce.gov and to the company, bank, or organization impersonated in the phishing email. Most organizations have information on their websites about where to report problems. You also may report phishing email to reportphishing@antiphishing.org. The Anti-Phishing Working Group, a consortium of ISPs, security vendors, financial institutions and law enforcement agencies, uses these reports to fight phishing.
- **If you believe you've been scammed, file your complaint at** ftc.gov, and then visit the FTC's Identity Theft website at www.consumer.gov/idtheft. Victims of phishing can become victims of identity theft. While you can't entirely control whether you will become a victim of identity theft, you can take some steps to minimize your risk. If an identity thief is opening credit accounts in your name, these new accounts are likely to show up on your credit report. You may catch an incident early if you order a free copy of your credit report periodically from any of the three major credit bureaus. See www.annualcreditreport.com for details on ordering a free annual credit report.

You can learn other ways to avoid email scams and deal with deceptive spam at ftc.gov/spam.

OnGuardOnline.gov provides practical tips from the federal government and the technology industry to help you be on guard against Internet fraud, secure your computer, and protect your personal information.

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