

HACKERS BRIEF

from CyberWyoming

EMPLOYMENT SCAM

A Laramie citizen reported an employment scam from Jinsany Imp and Exp Co Ltd (but really from a Gmail address) saying they needed a part time company representative and their offer was 'very attractive'. The subject line was CONTRACT OFFER (yes it was in all caps).

WINDOWS DEFENDER FIREWALL IS FREE WITH YOUR WINDOWS OPERATING SYSTEM

A Sheridan citizen received an email with the subject line of "Order Confirmation" impersonating Microsoft as a Windows Defender Order (but was really from a Gmail address). The email charges a whopping \$249.99 for Firewall Defender Premium Protection. Just delete the email. Windows Defender comes free with your operating system.

DOMAIN SALES

If you receive an email claiming they want to sell you a domain name for \$250-\$300, in this case the Laramie citizen said the name was WyomingITSecurity.com, it is most likely a scam. Oddly, this scammer, who contacted the citizen through a Gmail address, said "You can also get this domain from GoDaddy." CyberWyoming Note: Usually when you purchase a domain from a provider like GoDaddy, it costs about \$10-\$20.

WEBSITE RANKING SCAMS

If you receive an unsolicited email saying "your website is not ranking well on Google", a Laramie citizen wants you to know it is a scam. Do not respond to the Gmail address to get the proposal and pricing.

BEST BUY & GEEK SQUAD IMPERSONATION EMAIL

A Sheridan citizen received an invoice branded as Best Buy and Geek Squad, but from a notification.intuit.com email address, where Intuit is the company that legitimately owns Quickbooks, a popular accounting program. The invoice was for \$399.99, claimed to be debiting your checking account, and claimed to be for "total tech protection." The crook messed up and also listed a Gmail address to reply to as Geek Squad, but the email was otherwise very well crafted.

NOTICE!! UPGRADE YOUR EMAIL STORAGE SCAM

If you receive an email from the generic "Email Administrator" saying your email storage has exceeded its limit and needs to be upgraded immediately, do not click on the link. The scammer is trying to get your personal information and credit card. Report ed by a Laramie citizen.

FTC EMPLOYMENT SCAM ALERT FOR RECENT COLLEGE GRADUATES

It seems normal to get a request for your resume from a job recruiter, but the scammer says your resume format is 'incompatible' and you are asked to send your resume to a website to 'reformat' it, for a fee. Remember that legitimate companies don't ask you to pay.

FTC BABY FORMULA SCAM ALERT

Scammers are taking advantage of current events again. The FTC wants to remind you that if you are looking for baby formula do a Google search first like this "product name complaint scam" and if you spot a fake website, email or social media ad, report it to ReportFraud.ftc.gov.

FTC TECH SUPPORT SCAM ALERT

Scammers often pretend they are from a known company like Apple or Microsoft and send you random notifications saying they have found malware on your computer or device. They say the problem is urgent and they encourage you to pay for tech support you don't need. Just hang up.

FTC STUDENT LOAN FORGIVENESS ALERT

With the U.S. Department of Education announcing another extension through August 31, 2022 to pause student loan payments, student loans are back in the headlines and, thus a prime target for scammers. Note that the only student loan forgiveness programs are Public Service Loan Forgiveness and Teacher Loan Forgiveness, and neither charge you for help to qualify for the program. The FTC wants to remind you not to share your FSA ID with anyone.

MS-ISAC AND CISA PATCH NOW ALERT

The Multi-State Information Sharing and Analysis Center (MS-ISAC) or the Cybersecurity & Infrastructure Security Agency (CISA) has published a patch now (update your software) alert for Google's Chrome browser, the Google Android operating system, Meeting Owl Pro, Whiteboard Owl, Dominion Voting Systems ImageCast X, and Atlassian Confluence Server & Data Center products. If you use these products, make sure the software (or firmware) is updated.

DATA BREACHES IN THE NEWS

Online gun sites - Ranier Arms and Numbrich Gun Parts Corporation, Shields Health Care Group (Massachusetts), Transact Campus (student account holders), City of Alexandria (Louisiana) ransomware attack and possible data breach, Icare, Pegasus Airlines, Verizon Employee Access, Linn County (Oregon), Washington University School of Medicine, MGM Resorts, Texas Department of Transportation, Zola Wedding Registry Accounts, Regional Eye Associates (West Virginia), General Motors, Chicago Public Schools, Texas Department of Insurance, Omnicell (healthcare company), Mercyhurst University (Pennsylvania), RefuahHealth, and Parker Hannifin.

If you have an account with one of these companies, be sure to change your password and consider placing a credit freeze on your accounts through the three credit reporting agencies: TransUnion, Experian, and Equifax.

Other ways to report a scam:

- Better Business Bureau Scam Tracker: www.bbb.org/scam-tracker/us/reportscam
- File a complaint with the Federal Trade Commission at ftc.gov/complaint
- Report your scam to the FBI at <https://www.ic3.gov/complaint>

Hackers Brief from Cyber Wyoming brought to you by



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GUEST COLUMN |

Enjoy summer sunshine, events in Sheridan

What are you doing to enjoy these wonderful sunny days in Wyoming? The hills look like golf greens and the wildflowers are absolutely beautiful.

Whether you are a hiker, biker, walker or like to take car rides, get out and enjoy our beautiful backyard. As the days are now longer,

we all seem to find more and more to occupy our time. In

reading the spring/

summer Destination

Sheridan magazine,

it's loaded with

things to do — one

can never be bored.

We are very fortu-

nate there are many

activities available

for free or at mini-

mal cost.

AARP Wyoming is

offering a free movie

screening of "Dear Sirs," a documentary telling the story of a World War II American Prisoner of War through the eyes of his grandson, a Rock Springs-based filmmaker.

The film will be shown at 6:45 p.m. July 27 at the WYO Performing Arts and Education Center. There will be a question and answer session with the filmmakers after the movie. AARP will provide free popcorn and a small drink to all who attend. Walk-ins are welcome, but an RSVP guarantees a faster entry. Register ahead of the event at aarp.cventevents.com/sheridan.

Filmmaker Mark Pedri had never heard his grandfather Silvio's story despite spending nearly every day together for 10 years. It wasn't until after Silvio's death Mark found an archive of old photos, letters and documents detailing Silvio's journey as a prisoner of war in World War II. The discovery inspired Mark to bike more than 500 miles across Europe, following the original prisoner of war transportation routes, in an effort to tell his grandfather's story and better understand the man who helped raise him. Join us for this fun and educational event.

I find people are often surprised at the many opportunities we have in our gem community. Several seniors I've talked to say they cannot afford to travel with the current gasoline prices. Because we have so many community events, we don't have to go far to enjoy ourselves.

AARP has three levels of commu-

Is medical debt vanishing from credit reports?

BY LIZ WESTON
NERDWALLET

Health care bills are about to become far less threatening to the financial well-being of millions of Americans.

The three major credit bureaus are erasing most medical debts from people's credit reports, and

the Biden administration is reducing or eliminating medical debt as a factor in government lending decisions. Here's what you need to know about medical debt now.

1 IN 5 U.S. HOUSEHOLDS HAS MEDICAL DEBT

Roughly 1 in 5 U.S.

households have medical debt, according to the Consumer Financial Protection Bureau. Some aren't insured, while others struggle to pay deductibles and other cost-sharing.

Insurance billing is byzantine, to say the least, and it's easy to lose track of a bill while your insurer decides how much, or whether, to pay.

Many of these unpaid bills wind up on people's credit reports. The CFPB found medical debts on 43 million credit reports last year, and medical debts made up 58% of all bills in collections as of the second quarter of 2021. Collections can depress your credit scores, which can make it harder to get loans or require you to pay higher interest rates. Bad credit also can cause you to be turned away from jobs or apartments, and require you to pay more for car and home insurance.

Newer versions of credit scoring formulas treat medical debt less harshly, since research shows health care bills aren't as reliable as a gauge of creditworthiness compared to other types of collections. But most lenders still use older credit scores that don't distinguish medical debt from other overdue bills.

Rather than wait for lenders to update to the latest credit scores — a process that could take years, if it ever happens — the CFPB

announced on March 1 that it would investigate whether medical debt should be included on credit reports at all.

Seventeen days later, the three credit bureaus — Equifax, Experian and TransUnion — responded by promising to remove nearly 70% of medical debts from consumer credit reports within the next year.

MOST MEDICAL DEBTS DISAPPEARING FROM CREDIT REPORTS

Starting July 1, all paid medical collections will be eliminated from people's credit files, and no unpaid bill will be reported until 12 months have passed — an increase from the current term of six months. By June 30, 2023, the three bureaus will also stop reporting unpaid medical debts under \$500. Consumer advocates hailed the changes but noted that those with larger debts would still face credit damage. About 16 million people (6% of U.S. adults) owe more than \$1,000 in medical debt, and 3 million (1%) owe more than \$10,000, according to KFF, the nonprofit health research organization formerly known as the Kaiser Family Foundation.

Recent moves by the Biden administration could help improve access to credit. On April 11, Vice President Kamala Harris announced additional reforms.

DINING ROOM HOURS: Monday-Friday • 8:00 a.m.-4:00 p.m.		
BREAKFAST 7:00-9:00 a.m.		
LUNCH 11:30 a.m.-1:00 p.m.		
Entrée choice or soup/salad. Entrée only offered for home delivered meals.		
TUESDAY, JUNE 21	WEDNESDAY, JUNE 22	THURSDAY, JUNE 23
Pork roast Mashed potatoes & gravy Green beans Chocolate chip cookie	Paprika baked cod Rice pilaf Vegetable medley Frosted white cake	Meatloaf Stewed tomatoes Baked potato Peas Fruit
FRIDAY, JUNE 24	SATURDAY, JUNE 25	SUNDAY, JUNE 26
Chicken tarragon sandwich Potato chips Peas & cheese salad Sugar cookie	Sausage gravy & biscuits Scrambled eggs Roasted zucchini Blueberry muffins	Turkey club sandwich Macaroni salad Pickled beets Banana snack cake
MONDAY, JUNE 27		
Renew your registration now! Updates are subject to change. Find us on the internet at www.thehubsheridan.org or on Facebook: The Hub on Smith, a Center for All Generations.		

Front desk: 307-672-2240

Home delivered meals: 307-672-6079

Loan closet: 307-672-1769

Support center: 307-675-4954

Housing: 307-675-4957

Fun and wellness: 307-675-4952

Help at Home services: 307-675-1978

Day Break adult care services: 307-674-496



COURTESY PHOTO | STELLA MONTANO

From left, Clarence Montano and MaryJo George enjoy hiking and fishing in the Bighorn Mountains near Sheridan.