

# HACKERS BRIEF

## from CyberWyoming

### PACKAGE DELIVERY NOTICE SCAM

A Sheridan citizen reported an email with the subject line of “Delivery” from a tut.com email address spoofed as DHL. The email simply said “[Name redacted], Your package delivery Notification ID#34632900-371” and it was a link to a, probably fake, Christmas card company in the UK. *CyberWyoming Note: The real Tut.com staff have been notified and they are checking into the situation.*

### MAIL FRAUD REPORTED IN CASPER

A Casper citizen reported a letter (snail mail) from Masaki Sanos claiming to work for a bank in China who thinks you are the beneficiary of a \$28 million account because the deceased account owner has a similar name. The letter was postmarked Royal Mail and asked for an application via email to an AOL account. *CyberWyoming Note: If you receive a letter like this, take it to your local post office and ask to report mail fraud.*

### BANKING DETAILS ARE CONFIDENTIAL

A Laramie citizen reported an email from Mark Casady who claims to be an attorney needing someone to be a beneficiary of a \$2.5 million account so he can get his cut and you can get yours. Pretty sure this shifty work would mean disbarment in any country! The email’s subject line was “Dear Friend,” and the email came from a Gmail address that looked like it belonged to a person named “Judith.”

### GAS GIFT CARDS

The high price of gasoline has sparked a scam campaign on social media and via email telling people they’ve won a \$500 fuel card. All they have to pay, the message says, is a \$2 processing charge. But, as soon as they provide payment information, the scammers use it to drain accounts and max out credit cards. Brought to you by scambusters.org.

### INFLATION SCAM ALERT BY SCAMBUSTERS.ORG

Watch for these seven common scams: 1. Fake coupons and giveaways, 2. Gas gift and discount cards, 3. Debt relief, 4. Government grants, 5. Online shopping bargains, 6. Work from home schemes and 7. Credit card tricksters. The bigger the apparent bargain or benefit, the more likely it could be a scam. Don’t let crooks add to your inflation woes!

### PROPERTY TAXES

In keeping with this week’s main scam topic, watch out for email and snail mail notifications that you may be eligible for a reduction in your property taxes. They appear to come from your state or county government, complete with logos, but they’re really just a phishing scam aiming to harvest personal information. Go to your county’s websites and look there for any genuine relief programs. Brought to you by scambusters.org.

### DIRTY DOZEN

Every year, the IRS publishes a list of the most common tax scams, which it calls the “dirty dozen.” Even though the main tax season has passed, the final payment extension deadline is still a couple of months away. The latest list has only just been published. More info here: <https://www.irs.gov/newsroom/dirty-dozen>. Brought to you by scambusters.org.

### 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 Cisco’s Adaptive Security Appliance Software, Cisco’s Firepower Threat Defense Software, Palo Alto’s PAN-OS, vmWare’s VRealize Operations, Adobe Commerce, Adobe Acrobat, Adobe Reader, Adobe Illustrator, Adobe FrameMaker, Adobe Premiere Elements, Exim (mail transfer agent), and Microsoft products. If you use these products, make sure the software (or firmware) is updated.

### DATA BREACHES IN THE NEWS

Klaviyo (email marketing firm primarily used by the cryptocurrency industry), Platform Q (marketing data for the generic drug Zarex), Twilio, Solana’s blockchain platform impacted Phantom and Slope hot wallets, Twitter (not a data breach, but definitely change your password), Goodman Campbell Brain & Spine (Indiana), QuestionPro, Aetna, JusTalk, First Choice Community Healthcare (Albuquerque), Nomad (cryptocurrency service), Avamere Health Services LLC (IT services for health-care companies), OneTouchPoint (printing and mailing services for health insurers), federal courts record system (currently being investigated by the Department of Justice), St. Luke’s Health System (Idaho), City of Detroit retirees, Audius (blockchain music platform), Entrust, Oklahoma City Housing Authority, City of Newport Rhode Island (employee info), Williams Company (construction firm in Florida – insider breach), InTouchPOS, MenuDrive, Harbortouch, Neopets, Robolox, Premint (NFT platform), Colorado Springs Utilities, Virginia Commonwealth University Health System, Associated Eye care Partners (Montana), Mangatoon (comic reading platform), and American Marriage Ministries.

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](http://www.bbb.org/scam-tracker/us/reportscam)
- File a complaint with the Federal Trade Commission at [ftc.gov/complaint](http://ftc.gov/complaint)
- Report your scam to the FBI at <https://www.ic3.gov/complaint>
- Reported unwanted calls to the Federal Trade Commission’s Do Not Call Registration. Online at <https://complaints.donotcall.gov/complaint/complaintcheck.aspx> or call 1-888-382-1222, option 3

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# SENIORS

## Duff shares health care journey, hopes to offer encouragement

FROM SHERIDAN MEMORIAL  
HOSPITAL MARKETING DEPARTMENT

Adriane Duff isn’t the type of person to sit down and just tell you about her life and her health care history. In her own humble way, she wants to “help others” and in telling her story, she hopes to offer encouragement.

“I don’t want this story to be about me,” she said right up front. “I’m hoping that by telling my story this way, I can help others by encouraging them.”

Adriane has experienced a breadth of services at Sheridan Memorial Hospital.

Duff endured chemotherapy, radiation and a bone marrow transplant in 1990. After being diagnosed with Hodgkin’s Lymphoma in 1989, rounds of chemotherapy and radiation could not eliminate the disease.

“That’s when they decided to try the bone marrow transplant,” she said. “Back then, that was highly experimental for anything other than leukemia.”

It must have worked, because she was healthy, other than a suppressed immune system, which they told her would happen and would get worse the longer she lived.

Fast forward to 2014. It’s a Sunday morning, and Adriane thought she was having an asthma attack.

“I was coming up the stairs in my home and I could feel my heart beating in my head. I sat down, took my pulse, and thought, hmmm, 40, that’s not a good pulse,” she said with a chuckle. “I told my husband we need to go to the emergency department.”

It was there, in the ER on that Sunday that Adriane’s experience with SMH began.

“Dr. Michael Brennan was there to see me in about 30 minutes, on a Sunday no less,” she exclaims. “He is a very sweet man. He has a heart for people and you can see it in how he cares for you.”

The diagnosis? A pacemaker needed



COURTESY PHOTO | SHERIDAN MEMORIAL HOSPITAL

**Adriane Duff sits with her Dachshund, Carlin. Duff survived several encounters with Sheridan Memorial Hospital and shares her story.**

to be installed to regulate her heart rate. But complications from radiation treatments years ago made that a struggle. The leads for the pacemaker were not able to be run through her veins, which had been severely constricted due to the radiation treatments from years ago. Her chest would have to be opened up to install the device.

Adriane said she has been told by doctors she is a very unique patient.

“I guess they say that because I have survived a bone marrow transplant as long as I have,” she said with a big grin. “All these health issues can be traced back to that. I just keep working through whatever comes up and I’m very thankful to everyone who has helped keep me healthy.”

Adriane hopes she can encourage people by telling her story.

“There are so many people to thank. People from the heart center to Wyoming Rehab to the clinic, I can’t even name them all,” she said. “They have all been just great and worked to find solutions for me.”

“The doctors have always been very good about working with me,” Adriane continued. “If anything happens, I know they’ll take care of me. We have some very, very good health professionals here. They are here for the community and have our best interest at heart.”

Adriane is retired now and spends most of her days at home with her happy little Dachshund, Carlin. She still has to be careful to not contract an infection but said she gets out as much as she can, takes every necessary precaution and absolutely loves living in Sheridan.

## 3 reasons not to tap your home equity right now

BY LIZ WESTON  
NERDWALLET

Soaring real estate values mean many homeowners are awash in equity — the difference between what they owe and what their homes are worth. The average-priced home is up 42% since the start of the pandemic, and the average homeowner with a mortgage can now tap over \$207,000 in equity, according to Black Knight Inc., a mortgage and real estate data analysis company.

Spending that wealth can be tempting. Proceeds from home equity loans or lines of credit can fund home improvements, college tuition, debt consolidation, new cars, vacations — whatever the borrower wants.

But just because something can be done, of course, doesn’t mean it should be

done. One risk of such borrowing should be pretty obvious: You’re putting your home at risk. If you can’t make the payments, the lender could foreclose and force you out of your house. Also, as we learned during the Great Recession of 2008-2009, housing prices can go down as well as up. Borrowers who tapped their home equity were more likely to be “underwater” — or owe more on their houses than they were worth — than those who didn’t have home equity loans or lines of credit, according to a 2011 report by CoreLogic, a real estate data company.

Other risks are less obvious but worth considering.

### YOU MAY NEED YOUR EQUITY LATER

Many Americans aren’t saving enough for retire-

ment and may need to use their home equity to avoid a sharp drop in their standard of living. Some will do that by selling their homes and downsizing, freeing up money to invest or supplement other retirement income.

Other retirees may turn to reverse mortgages. The most common type of reverse mortgage allows homeowners 62 and up to convert home equity into a lump of cash, a series of monthly payments or a line of credit they can use as needed. The borrower doesn’t have to pay the loan back as long as they live in the home, but the balance must be repaid when the borrower dies, sells or moves out.

Another potential use for home equity is to pay for a nursing home or other long-term care. A semi-private room in a nursing home cost a median \$7,908 per month in 2021, according to Genworth, which provides long-term care insurance. Some people who don’t have long-term care insurance instead plan to borrow against their home equity to pay those bills.

Clearly, the more you owe on your home, the less equity you’ll have for other uses. In fact, a big mortgage could preclude you from getting a reverse mortgage at all. To qualify, you either need to own your home outright or have a substantial amount of equity — at least 50% and perhaps more.

### YOU'RE DEEPLY IN DEBT

Using your home equity to pay off much higher-rate debt, such as credit cards, can seem like a smart move. After all, home equity loans and lines of credit tend to have much lower interest rates. If you end up filing for bankruptcy, though, your unsecured debts — such as credit cards, personal loans and medical bills —

typically would be erased. Debt that’s secured by your home, such as mortgage and home equity borrowing, typically isn’t.

Before you use home equity to consolidate other debts, consider talking to a nonprofit credit counseling agency and to a bankruptcy attorney about your options.

### WHAT YOU'RE BUYING WON'T OUTLIVE THE DEBT

It’s rarely, if ever, a good idea to borrow money for pure consumption, such as vacations or electronics. Ideally, we should only borrow money for purchases that will increase our wealth: a mortgage to buy a home that will appreciate, for example, or a student loan that results in higher lifetime earnings.

If you’re planning to borrow home equity to pay for something that won’t increase in value, at least ensure that you aren’t making payments long after its useful life is over. If you’re using home equity to buy a vehicle, consider limiting the loan term to five years so that you’re not facing big repair bills while still paying down the loan.

Home equity loans typically have fixed interest rates and a fixed repayment term of anywhere from five to 30 years. The typical home equity line of credit, meanwhile, has variable rates and a 30-year term: a 10-year “draw” period, where you can borrow money, followed by a 20-year payback period. You typically are required to pay only interest on your debt during the draw period, which means your payments could jump substantially at the 10-year mark when you start repaying the principal.

This leads to a final piece of advice: With interest rates on the rise, consider using a HELOC only if you can repay the balance fairly quickly.



**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, AUG. 23	WEDNESDAY, AUG. 24	THURSDAY, AUG. 25
Chicken Lo Mein Mini egg roll Asian blend vegetables Brownies	BBQ pork on a bun Baked beans Carrots Brussel sprouts Sugar cookie	Turkey pot pie Biscuit Broccoli Garden salad Berries and cream
FRIDAY, AUG. 26	MONDAY, AUG. 29	<b>Renew your registration now! Updates are subject to change.</b>
Lasagna Caesar salad Green beans French bread Fruit	Fish ‘n’ chips Coleslaw Peas and carrots Fruit	

Find us on the internet at [www.thehubsheridan.org](http://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