

SECURE YOUR TECH



FEBRUARY 18, 2021 7PM PT – BOGGLEHEADS MID-PENINSULA MEETUP

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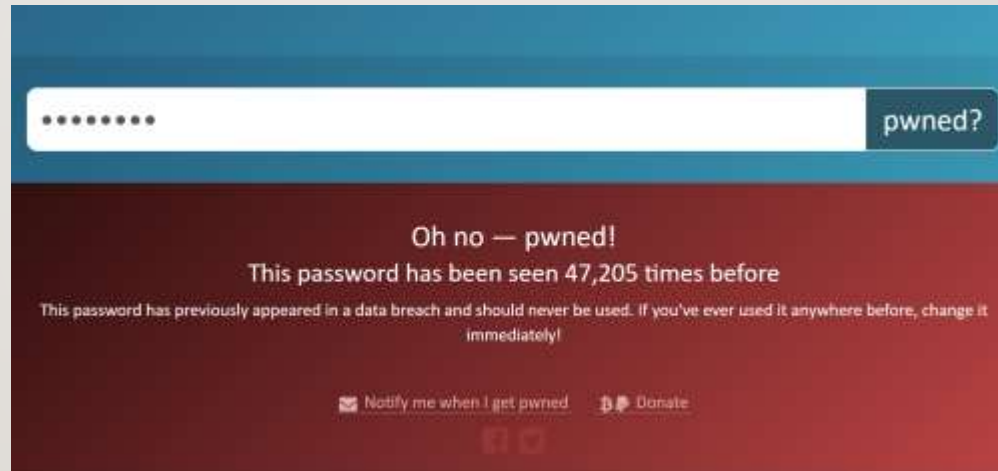
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TWO KINDS OF PEOPLE

- Those who have been hacked
- Those who don't know they've been hacked!

HAVE YOU BEEN PWNED?

- <https://haveibeenpwned.com>



WHY HACK?

- Money \$\$
- New Breaches Daily
- Security Non-Priority
- Identity Theft
- Ransomware
- Nation States Unstoppable Adversaries
- We are at War – Solar Winds



GOALS

- Don't be an easy target
- Lower Attack Surface
- Unfortunately, convenience will be compromised by Security
- Be Prepared! Keep Offline Backups



MAIN PROBLEMS

- Phishing
- Software Vulnerabilities
- Passwords

EMAIL – TEXT MESSAGES



- **THE MAIN Gateway into your Tech!**
- Good Anti-Spam
 - Filter non Gmail accounts through Gmail (POP/IMAP)
- Avoid Phishing - Check email headers – Carefully check Spam folder
- Do not open Attachments
- Do not click links – Open new tab, google it, and manually enter URL
- Do not reply

PASSWORDS

- Different password on each website/App
- Long/complex passwords or use long phrases
- **MUST USE** Multi-platform password manager – Notebook?
 - Browser Passwords – Apple Keychain
- Enable Multifactor Authentication using Google Authenticator (Time based)
 - Avoid insecure Text Messages
 - <https://twofactorauth.org>
 - Secure: Email, Amazon, eBay, Banking, Trading, Payments, Crypto, Cell
- Schwab, Fidelity, E-Trade have FREE tokens if you ask for them
 - Vanguard Register Yubico Key



SOFTWARE

- Set Operating System to Auto Update
 - Windows 7 End of Life 1/14/2020 – Ditch older computers
- Install Antivirus Software
 - Windows Defender is free
 - Mac needs it too – Free Avast + Malwarebytes
- Set Applications to Auto Update
 - Remove unused ones
- Main using Browser? - Switch to iPad or Chromebook
- Minimize Browser extensions
- Backup to external drive then unhook – Online backup



SMART HOME

- Cameras, Doorbells, Appliances, Alarms, etc
- Buy only Name brands – Ring, Arlo, Nest
- Must be Automatic Software Updateable
- Put device on Guest network
- **Reduce** the number you use



SMARTPHONE

- A recent Wall Street Journal article showed that only **2.8%** of Android devices have the latest security patches. Compare that to 79% of iPhones, due to Apple's more uniform eco-system.
- Set Operating System to **Auto** Update – Don't delay install
- iPhone
 - Replace iPhone 6 or older
- Android
 - Replace if no monthly security update
 - Run Antivirus software
 - **As of 2020 only Android 8 or newer receive security updates now**
 - Most hardware vendors like Samsung, Google Pixel **stop** issuing updates after 3 years of release. Need a good reason to upgrade to a new phone? This is it. Incapacitate then recycle your old phone to prevent reuse.



WIRELESS ROUTER



- Has become a major security hole
- Set Auto Update
- Turn off UPNP, Remote admin, WiFi Protected setup
- Replace if no software updates this year
- Look for WiFi 6 WPA3, Segmented Guest network or VLANs
 - Small Business routers, Unify Dream Machine
- Don't use Public Wi-Fi without VPN

SAFER TRADING

- At Home on dedicated computer
- Fully patched computer or iPad
- Two Factor Authentication Enabled
- Secure password from Password Manager
- Wired connection
- Better yet: Boot from a Ubuntu Linux Write-Protected USB Drive
 - Google: ubuntu bootable usb



CREDIT

- Lock your Credit Report for all 4 bureaus
- Setup IRS PIN
- Shred Important mail
- Switch to E-statements

TAKEAWAYS



- Enable Two Factor Authentication
 - Email, Social Media, Amazon Accounts
 - Financial Accounts (Banks, Brokerages, etc)
- Keep your All devices up to date
- Update your Smartphone
 - Replace if no updates in last 3 months
- Update your Wireless router
 - Replace if no updates this year

RESOURCES

<https://www.ready.gov/cybersecurity>

<https://www.consumer.ftc.gov/>

<https://twofactorauth.org>

<https://Safegadget.com>

Security Now Podcast