Member of apcug An International Association of Technology & Computer User Groups

PATACS Posts

Newsletter of the Potomac Area Technology and Computer Society

Member of apcug An International Association of Technology & Computer User Groups

PATACS/OPCUG
3rd Saturday, July 21

Osher Lifelong Learning Institute,
4210 Roberts Rd.,
Fairfax, VA 22032-1028

Meeting 1:00 PM

12:45 PM https://zoom.us/j/2080042114 or Zoom Meeting ID: 208 004 2114

Custom Ringtones For Your Cell Phone
How to create/compose/record/rip sounds and install them on your smart phone
Presented by John Krout, PATACS member

See how you can use your smart phone and computer to create custom ringtones for Android and Apple smart phones.

This demo will involve three free products: the MuseScore and Audacity computer applications, and the Sony Audio Recorder app for smart phones.

You will see a demo of all three of these products during the presentation.

Why might you want to make a custom ringtone?

* You want a ringtone that is gentler and less obtrusive than any of the standard pre-installed ringtones.

* You want a ringtone that is louder and more insistent than any of the standard pre-installed ringtones.

* You want a ringtone that literally pronounces the name of the caller.

* It's fun to make custom ringtones, and you can amaze your family and friends with them.

Custom ringtones can also be used as notification sounds for alarm clock and calendar events on your smart phone.

About the presenter:

John Krout is a former president of WAC, a predecessor organization of PATACS.

He produced over 30 DVDs of student concerts and stage plays between 2004 and 2009, including CD quality digital audio.

John has created roughly 200 custom ringtones for his smart phone.

He has presented Geocaching and How to Create Month per page Calendars at recent PATACS meetings over the past 13 months.

May 19, 2018 - 40th Anniversary Meeting

Photos by Henry Winokur

PATACS President Paul Howard talks about group members and 40 years of club history

So lovely -

Thank you, Leti!

Steven Wertime cuts the mile-high cake he donated for the Anniversary.

To the food - March!

How Could My Bank Account Have Been Hacked If I Have Good Security?

By Leo Notenboom

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Leo A. Notenboom has been playing with computers since he was required to take a programming class in 1976. An 18 year career as a programmer at Microsoft soon followed. After retiring in 2001, Leo started Ask Leo! in 2003 as a place for answers to common computer and technical questions.

Even with seemingly appropriate security in place, things can happen. I'll review what things, and the additional steps you can take to protect yourself

My bank account was just hacked. The hacker opened a new account, transferred money from my line of credit into that account, then transferred the money out to his outside account. So, it appears he somehow got my client card number and my password.

My laptop is about five years old, running Windows 7, which I update every week. I have BitDefender for virus scans, which I do a full system scan every week. My password was 15 characters long, with a mix of numbers and upper and lowercase letters. When I am not at home, I use a VPN service while on the internet. I have changed my bank passwords to 22 characters long and installed Malwarebytes Premium for real time virus protection.

So, I have two questions: how could a hacker possibly do this with the precautions I have? and how can I protect myself further from this point?

You do have good security in place — above average, I'd say. That makes this situation a little more difficult to diagnose, as well as a tad more frustrating.

While I certainly can't tell you exactly what happened, I can speculate on some possibilities. I also have a few ideas on how I'd protect myself if I were in your shoes. It might not be you.

Honestly, the first thing that comes to mind when I review your security precautions is that this might be completely out of your control.

We often share things like our bank account number with services and institutions we trust and do business with. It's conceivable that the account number, at least, could have been compromised in some way via one of these third parties.

This highlights an important reality: account IDs — for example, your user name or email address — are not secure. Many people think that by hiding or obscuring their IDs to various services, they're keeping themselves more secure.

It's a false sense of security, at best. Those IDs are how we use those accounts, often in less-than-private ways. Consider your email address, for example; it's just another type of ID we regularly share with others.

As for the password, it's certainly possible that the bank suffered a breach of some sort. It does seem not a week goes by when we don't hear of one. While I don't consider this likely (unless you've heard from your bank that it's happened), it's a possibility.

That actually leads to a somewhat scarier scenario. It might be your bank.

Continued Page 5

You didn't indicate which financial institution you use, but I assure you, none of them are perfect. While some are better than others, it's definitely a spectrum.

Suffering a breach is just one example of what might go wrong. They could have been fooled by someone calling in and pretending to be you — so called "social engineering". Their technology could have had a failure of some sort.

Perhaps their login process isn't sufficiently protected against brute force attacks. Perhaps they store passwords poorly, paying attention to only the first 8 characters. Perhaps their network is less than fully secure. And, of course, there's always the possibility of an inside job.

All these scenarios are quite rare, so it's difficult to point a finger with any certainty, but they've each happened, and could explain what happened to you.

And they're all out of your control. It could be something in the middle.

I don't know where you're connecting from, who your ISP is, or what computers you use, but other things could cause your password to be stolen or your account to be hacked, including:

 Using a public computer with a hardware key logger.

 Using a friend's computer with who-knows-what to capture or save your login credentials.

 Using a network that has been somehow compromised with a "man-in-the-middle" attack, allowing even secure connections to be intercepted. The most common case might be on a corporate network where outside access is monitored and controlled by a savvy IT department.

All these and more would be rare … but possible. It could still be malware.

Even though you were running a reputable anti-malware tool at the time, it's critical to realize that not all anti-malware tools catch every form of malware. No tool is 100% perfect. Which is to say, something could have slipped through.

Given your strong password, what comes to mind is a keylogger of some sort. Password strength is no protection whatsoever from software that intercepts your password as you type (or click or paste) it in.

Even though you seem well protected, this seems the most likely scenario at this point.

Malware also often arrives in different guises. One that comes to mind is the rogue browser extension. Every so often, we hear of malicious actors managing to get their malware into various app stores and extension repositories.

Once installed in your browser, this software has access to absolutely everything that happens within your browser, like visiting and signing in to your online banking account. It could even be you

No hardware or software, no anti-malware tool, no firewall, and no system protection feature can protect you from yourself.

I'm not trying to be harsh here, but it's important to realize that while having all the tools in place to protect yourself is important, it's only part of what we all need to do to stay safe. We still have the ability to bypass all those protections.

Whether it's accidentally falling victim to a phishing attempt, unintentionally installing malicious software, or just sharing private information with someone we shouldn't have, it's not at all uncommon for it all come back to us.

We did something, somehow, somewhere, that bypassed all the security we so carefully put into place.

Sometimes without even realizing it. Again, I'm not saying that's the case here, but it can't be ruled out.

What I would do —

Continued Page 6

If I were in your position, having set up what I thought was sufficient security only to get compromised, I would take several additional steps.

First, I would do exactly what you did: add an additional security solution to my mix, and change the password to the affected account to something longer than in the past.

Next, I'd review the account recovery information. Anything that could be used to reset a forgotten password has the potential to be misused if it's not kept current and active.

Then I'd add transaction alerts to my bank account, if that's supported. It's more common with credit cards; I have my cards email me every time they're charged, and even text me for transactions over a certain amount.

Finally, I'd talk to my bank about setting up additional restrictions on what can and cannot be done online. The fact that someone who wasn't you was able to access a line of credit without additional verification is, to me, exceptionally troubling. Many banks allow you to set restrictions on what you can and cannot do online, and may even be able to place amount thresholds to disallow transactions, or require that you proactively take additional steps offline to complete the transaction. It's a conversation well worth having.

It's rare, but…

I don't want this litany of possibilities to scare people off online banking. Honestly, the majority of risks I've just mentioned are present whether you bank online or not.

These types of one-off bank account compromises don't happen as often as headlines lead you to believe. Credit card compromise, for example, is much more common. Fortunately, there are many protections in place, not only to prevent fraudulent credit card use, but to limit your own liability for what happens.

That being said, it remains an important responsibility to maintain our personal security appropriately, both online and off.

Read more:

Is Online Banking Safe? – Is it possible to bank online securely? Yes, if you're careful.

Resist Those Dancing Bunnies – All the anti-malware software in the world can't protect you from yourself if you're intent on bypassing them to see the dancing bunnies you've been promised.

I Run Anti-virus Software. Why do I Still Sometimes Get Infected? – It seems like even the most up-to-date antimalware package isn't always enough. It's frustrating, because you think it would be.

Related Terms:

Term: anti-malware

Term: keylogger

Term: hacker

Term: virus

Term: network

Term: malware

Term: firewall

Term: Phishing

Term: vpn

Term: ISP

Footnotes and references

1: Don't laugh. It's happened, usually with some kind of legacy compatibility as an excuse.

2: Happens to me about once a year.

Posted: May 11, 2018 in: Malware Shortlink: https://askleo.com/42906

What Is The Serial Number Of My Windows PC, Laptop, Tablet, Etc?

By Ciprian Adrian Rusen Published on Digital Citizen | May 1, 2018 https://www.digitalcitizen.life/what-serial-number-my-windows-pc-laptoptablet

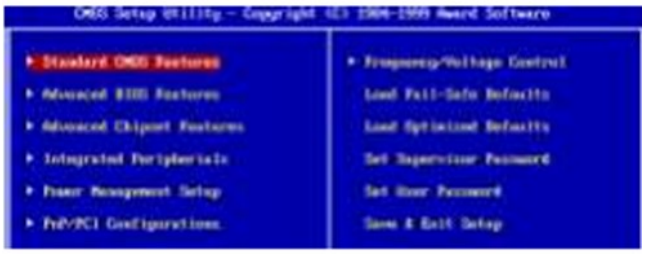
Reprinted with permission, see end of article for licensing. About the author: Ciprian loves technology and has worked in IT for more than a decade. He is the co-founder of Digital Citizen and its chief editor. Alongside his work as an editor, he is also an author. He has written and published 7 books, most of them about Microsoft products and technologies. Recognized for his technical expertise and involvement in the community with the title of Microsoft MVP - Windows Consumer Expert

When you have problems with your Windows laptop, tablet, or PC, and you access the support website of its manufacturer, you are asked to enter the exact model name or the serial number of the device. If you do that, you get access to the correct drivers for your Windows device and the appropriate support options for it. Here is how to find your serial number, as quickly as possible, straight from Windows:

Open Command Prompt or PowerShell and use this command

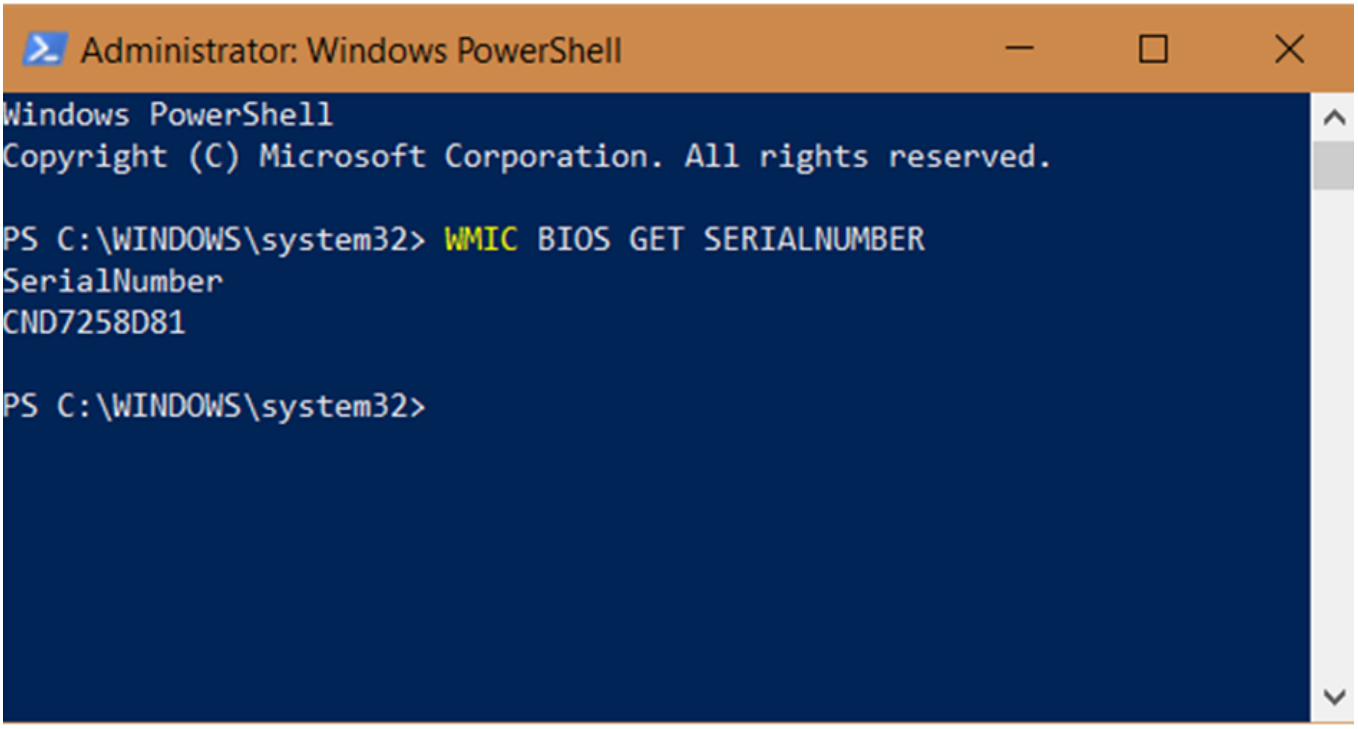
The first step is to open either PowerShell or Command Prompt (depending on which you prefer).

Type the command WMIC BIOS GET SERIALNUMBER and press Enter on your keyboard. You



get results similar to the screenshot below, made in PowerShell.

The same result is returned when you open Command Prompt and run the command: WMIC BIOS GET SERIALNUMBER.



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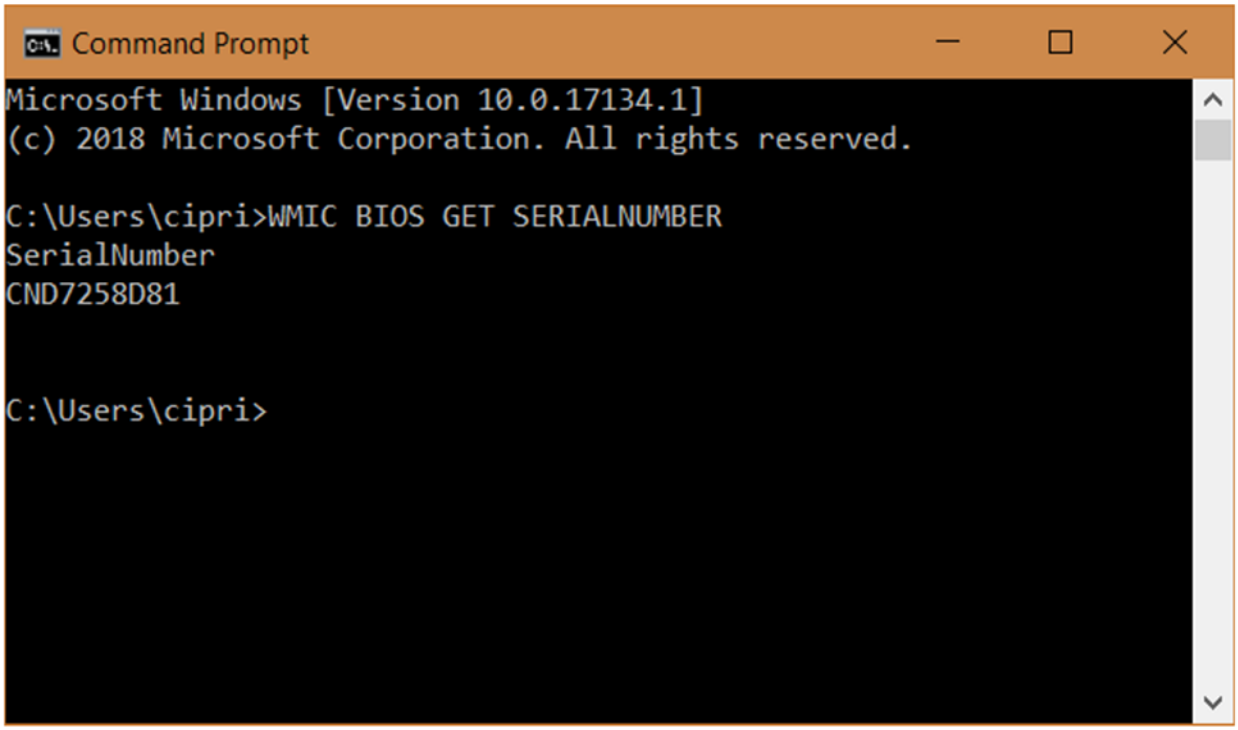

This command works and returns results when it is used on PCs made by a specific manufacturer like Lenovo, HP, Dell, ASUS, Acer, and so on. If you run it on a custom-made PC like a desktop computer that you have built, the command returns an empty value for the SerialNumber.

What did you need the serial number for? Now you know the serial number of your Windows computer or device.

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Editor's Note:

For even more information about hardware and software in your PC check out:

Speccy: https://www.ccleaner.com/speccy or Belarc Advisor: https://www.belarc.com/products_belarc_advisor I have used both in the past, with Speccy (portable version) being my current preference.

Special Membership Promotion

Members who bring a “new” member to the organization will receive a 6 month extension of their membership. The new member—an individual who has not beern a member in the 36 months prior to the month of the received application. - should list you on the application form. It is your choice to pay for their membership at a meeting or send a check or the new member can pay for their membership. Consider that it can be a gift to both you and the new member. It is a very nice gift and a relatively inexpensive way to encourage greater technology awareness. This can give the new member the opportunity to explore a year of PATACS membership and then decide if they choose to continue their membership. Consider, not just “I will see you at the meeting,” but offer to pick up the new member for the first meeting they attend. :)

From Judy Taylour at APCUG:

Greetings,

For all you Linux lovers and those who want to learn about it, "Free John" Kennedy, Advisor for Regions 3 and 6/7, suggested we have a Linux column along with the *Tech Tips* and *Apple Tech Tips* by Jere Minich.

The *Penguin Platform* went live today – check it out as well as the other tip columns. When I visit member group websites I see that several link to one or more of the Tips columns, include some of the tips on their site or in their group's newsletter.

Credit Jim Evans, Tech Tips & Apple Tech Tips graphics; John Kennedy, Linux avatar

It was a group effort putting the column together; among others, John worked with Orv Beach, the training chair for SCALE in Los Angeles. He also gives Linux presentations at our VTCs.

If you have something for the Member Group News column you think other groups would be interested in knowing about, please send it to me (pics are a plus). These are some of the topics that have been in that column: Information about the exciting changes for the Danbury Area Computer Society; CPUser Group's member recruitment event; Hewie Poplock starting a Chromebook SIG; Channel Islands PCUG partnering with Mercury Broadcasting for podcasts; The Computer Club of Hot Springs offering scholarships; East-Central Ohio Technology Users Club Starts New Fifth Friday Focus And Fun Meeting; Big Bear and Northeast Ohio PC Club celebrate Christmas in July; Victoria Computer Club holds photoshoot walk.

Judy

May 5 Virtual Technology Conference Video Links

Create a Smart Home with Home Automation & Voice Assistants Joe Melfi, Strategic Technical Marketing Engineer
https://youtu.be/FKuO1VYTqLc

Synchronizing Your PC, a Guide to…..
Bill James, VP, Computer Club of Oklahoma City; APCUG Advisor, Region 8
https://youtu.be/PQ9UweBaKrc

Teaching Technology Topics to Seniors
Ray Baxter, Payson Computer Meet-Up Club, APCUG Treasurer https://youtu.be/b78oNEfsDq8

What's new in the Spring Windows 10 update?
Jere Minich, Program Chair, Lake-Sumter Computer Society https://youtu.be/lD7JR09JSGA

What's new with Ubuntu?
Orv Beach, Training Chair, Southern California Linux expo – SCALE https://youtu.be/3kQbeomZuBE

Write and Publish Your eBook on Amazon Kindle… for Free Bill Neves, Member, Silvercom Computer & Technology Club https://youtu.be/VB40jNhy4Z0

August 18 is the date for the Summer Virtual Technology Conference !

Presentations scheduled to date:

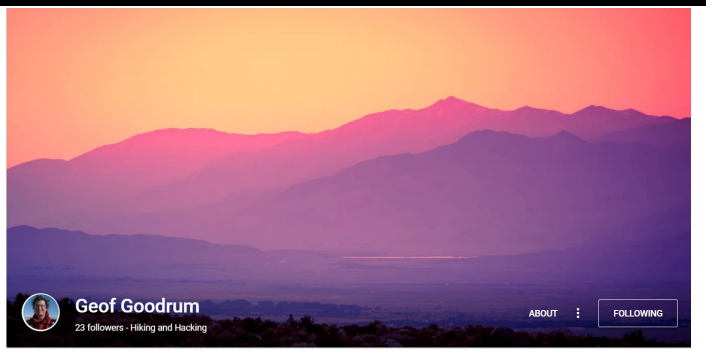
Digital Afterlife, Phil Bock
Hate on the Internet, Rick Eaton
Linux and the ham radio "Internet," Orv Beach
Apple and Tech Tips on APCUG's Website, Jere Minich
What's New with Chromebooks in 2018, Ron Brown

www.apcug2.org
www.facebook.com/APCUG
www.twitter.com/apcug
www.youtube.com/apcugvideos

Keep Up With Geof and His Travels:

Stay Up-To-Date With Our Friend's Journey On The Appalachian Trail:

https://plus.google.com/+GeofGoodrum



With great anticipation, Geof Goodrum prepared and planned for his exciting retirement beginning with hiking the Appalachian Trail. Geof is sharing his stuning photos of his travels.

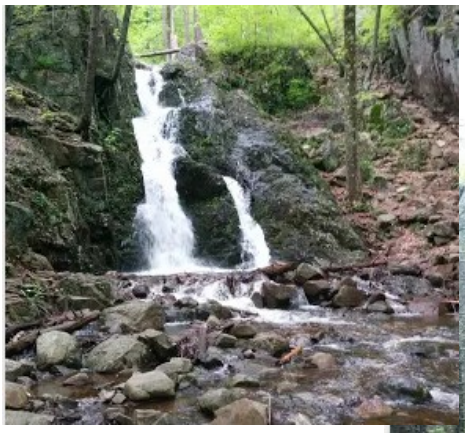
Geof's first post: "a journey of a thousand miles begins with a single step" - Laozi, Tao Te Ching

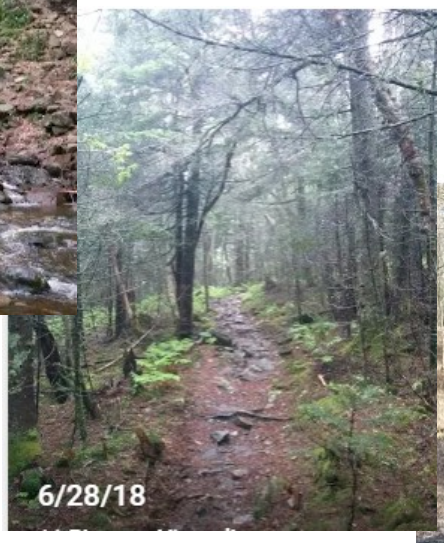
This is the first post about my 2,190 mile thru-hike on the #AppalachianTrail, which I will begin in April 2018 from Harpers Ferry WV to Mt Katahdin in Maine. I will complete the southern portion of the trail between Harpers Ferry and Springer Mountain Georgia by November 2018. This is known as a "flip-flop" hike (appalachiantrail.org).

Hikers use trail names to identify themselves, either self-assigned or given by other hikers. I went through several for myself ("Geo" for Geof and my degree in Geography, "Napkins" as I can't throw away extra paper napkins from fast-food restaurants, and others), but I ended up with "Happy Hermit" as it describes me reasonably well. I'll see if it sticks.

I will follow-up with posts about my personal background, inspirations, equipment decisions, and reference books later, but I am an accomplished procrastinator, as well.

Thanks for following!





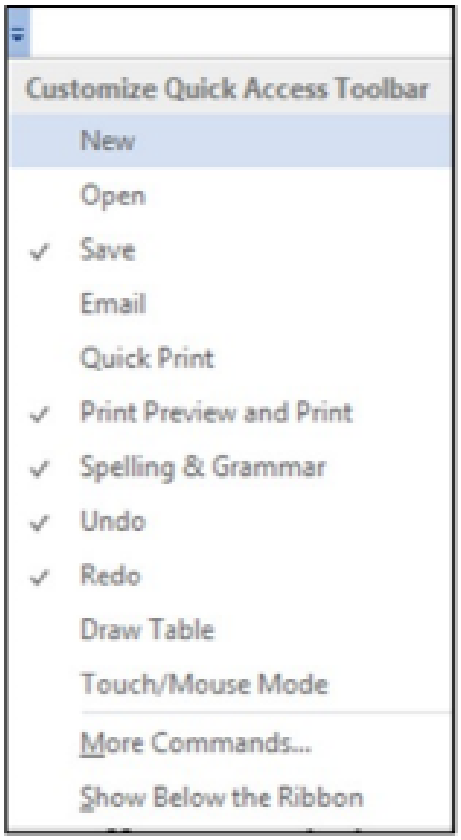
Customizing the Quick Access Toolbar in MS Word

By Mary Phillips, Secretary, ICON, MO
May 2 018 issue, THE ICON-Newsletter
www.iconusersgroup.org
Mary(at)iconusersgroup.org

The Quick Access Toolbar in MS Word is located in the Title bar at the far-left side above the Ribbon. You can move it below the Ribbon.

Initially it contains only buttons for Save, Undo, and Redo. I like to add more buttons because I use it a lot.

Clicking on the dropdown arrow at the right end of the QAT gives a list of the most common buttons. Checkmarks indicate which items are included. I like to add the Print Preview, Spell Check, and Envelope & Label Wizard. So, I put checkmarks beside Print Preview and Print and Spelling & Grammar.



To locate the Envelope & Label Wizard button, click on More Commands, then in the Options window under

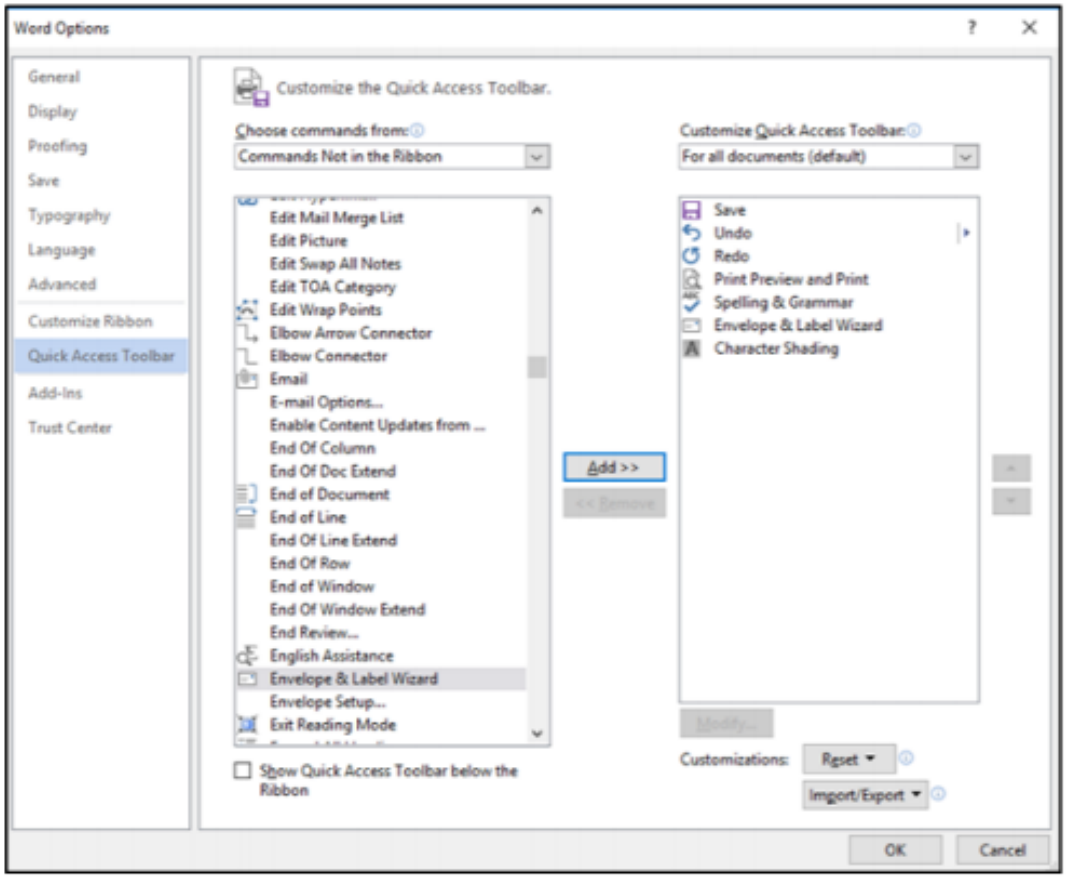
Choose commands from: click on the dropdown arrow and select Commands Not in the Ribbon.

Scroll down to Envelope & Label Wizard, click it; click

Add in the middle of the window.

It should now show up in the right column.

Click OK.



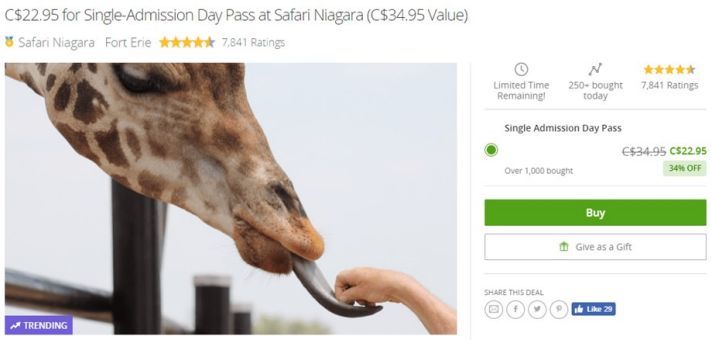
Thank you for the Information on Groupon from https://techboomers.com/is-groupon-safe

Is Groupon Safe? How to Spot Fraud + What Not to Buy on Groupon

Whenever a website offers great items at great prices, it can be hard to believe that it's true (we all know the saying: if it sounds too good to be true, it probably is). People may have concerns about **websites like Groupon**, wondering if they are secure or legitimate, especially when you are asked to enter your credit card information. However, **Groupon.com** is a very useful website that can get you great deals on products, events, gatherings, restaurants, spas, gym memberships, and so much more. If you want the low-down on how safe it is and where fraudulent possibilities lie, we've got you covered. In this article, we'll go over the following:

In general, Groupon is safe to use due to the fact that businesses need to partner with the site to post an offering, and if there was any issue, after a handful of people noticed it, any fraudulent offers would be removed immediately. However, sometimes users pay for fraudulent offers posted on the site.

Groupon is secure because they look into the businesses they partner with. However, there's always room for malicious intent on almost any website on the Internet – like **this man who earned over $3.6 million** from people through fake Groupon and **Zulily.com** scams. The best thing to do is read the fine print, and do a quick search for a website for the business or service you're receiving a discount for.



How legit and reliable are Groupon coupons? Groupon is definitely a legit company. It was founded in 2008, and since then, has grown to serve almost 50 million active users. Very few people have issues using these online coupons due to the fact that as soon as a fraudulent offer is revealed by one user, it would be removed instantly. It's not often that scams are revealed, so the coupons are very reliable. But occasionally, things such as **businesses claiming they are always booked** when you try to use your coupon occur. So make sure you read the fine print to understand what exactly it is you are purchasing.

3 things you should know before using a coupon website

1. **Read the fine print** – We've mentioned this many times above, but it's very important. You won't get your money back if you didn't follow the rules.

2. **Redeeming can be tricky** – These offers can save you a lot of money, but businesses don't just give things away for free. Most offers can only be redeemed at off-peak times, or even during certain times of the year.
3. **A deal isn't always *really* a deal** – Sometimes it may seem like you're saving you a lot of money, but you aren't. Just because a deal isn't 'fraudulent' doesn't mean it's really saving you money.

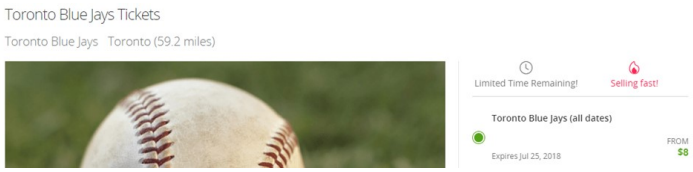
We've got more info on how to tell the difference between a good deal and shameless self-promotion for a business below. Here are five helpful tips for knowing whether the offer you're interested in on Groupon is legitimate.

5 easy ways to spot fraud on Groupon

1. The number of coupons already purchased is less than 10.

Continued Page 13

One way to tell if Groupon is trustworthy is by looking at the number of people who have already bought the offer you are considering. If the numbers are very small, say 10 people or less, this may be cause for concern. If it's an offer for a nail salon in your 200-person small town, then yes, maybe there won't be a ton of people jumping at the opportunity.



But if you're looking at a deal that seems too good to be true and no one else is taking advantage, there's probably a reason why. A good general rule is to stick to popular offers that dozens or hundreds of other people have already purchased. It's a pretty safe bet that if that many people have purchased it and you can still see the offer on the site, it's a legit offering.

2. The business has an unprofessional-looking website

As we mentioned above, a great tactic to spot fraud is to look for a website for the business offering you a discount. If it looks like it was thrown together in an hour with a drag-and-drop website builder, then it's probably cause for concern. If you can see a professional-looking website with clear contact information, then you're probably in the clear.

3. The business's information is inconsistent with what you see in the offer

If you find while exploring the site that a few things don't add up, you might want to stay away. Try looking for information that is specifically pertinent to how you would use this coupon. For example, if the offer claims it's only valid on Sundays while the website shows the business is closed on Sundays, then you're looking at a fake offer.

4. It's hard to contact the business to ask questions

If you can't find an email address or phone number to contact the business at, chances are they are intentionally trying to prevent you from looking into them.

It's always good practice to send an email asking about the validity of the voucher if the fine print confuses you, or if you have any cause for concern about the legitimacy of the offer.

5. The offer's fine print is excessively long or confusing

If the fine print is overly long, and just as convoluted, then you probably want to stay away. In general, Groupon offers are known for having a lot of fine print. But it's supposed to be *for your benefit*, so you know exactly how and when you can use the coupon, and under what conditions you can't. If the fine print makes no sense, or essentially prevents you from ever using the coupon in a reasonable way, then you probably shouldn't buy it.

Now you know how to spot the fraud, but what if you've already come across an issue with something you purchased? Here's what to do.

Who is responsible: Groupon or the business?

If you are having an issue with something you paid for on Groupon, you might be wondering who is supposed to help you. Who do you go to the get customer service? For this question, the answer is simple, it depends on how much work you have done to try to resolve the issue directly with the business that offered something to you. Here is how to know who to go to:

The business is responsible when…

- You have just found out you have an issue, or suspect an offering might be fraudulent
- You have paid for something, and later realized it wasn't legitimate

You attempt to use a voucher and it is rejected

Groupon is responsible when…

- You have already contacted (or attempted to contact) the business that had the listing
- You have received no response from the company you are trying to deal with
- The business you contacted responds, but declines any responsibility

A business is using Groupon for something illegal

The bottom line is that essentially, you need to show Groupon customer service that you already made an effort to contact the business directly to resolve your issue. If you contact them, the first thing they will do is tell you to contact the business directly – no matter what is at stake for you. Make sure you make a reasonable attempt to do this first.

If you need some assistance, here's how to contact Groupon to solve your

Continued Page 13

How to contact Groupon customer service if you buy fake coupons

To get in touch with Groupon, go to Groupon.com/customer_support and click **About an Order**. Fill out the forms to send an email describing your specific problem. Someone will get in touch with you to ask you further questions, or solve your problem.
Additionally, Groupon customer service can be reached in the following ways:
Phone: 1-877-788-7858 | Monday-Friday 9 AM to 5 PM Central

Email: support@groupon.com
If you need some more detailed instructions, this step-by-step tutorial on how to contact Groupon can help you.

When a Groupon deal isn't really a legitimate deal

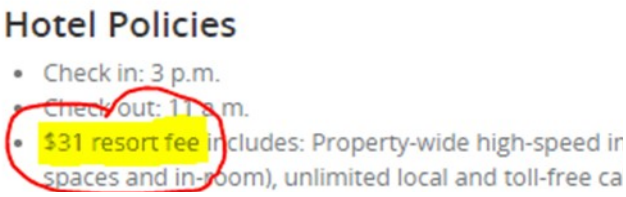
Here are a few surefire ways to tell if what you're looking at on Groupon stands out as a 100% waste of time fake deal:

- Services are limited
- You can't use it almost any time, or during reasonable times of the day
- You have to use the voucher within an unreasonable amount of time after paying for it (30 days or less)
- You have little freedom when booking to use your voucher
- The offer is combined with other business as well (ex. you have to spend $15 at three restaurants to get your 10% off)
- The offer is something standard that is always offered by the business (ex. a 15% student discount)
- The voucher is a disguise for a regular sale (ex. 10% off cosmetics on Wednesdays)

3 risky items you should never buy on coupon sites

Now you know how to get the deal, but there are still a handful of things you should never waste your time with on online coupon websites. In the time it's been around, these three things especially have been known to never work out in favor of the consumer.

1. Hotel rooms



These are notorious for making the users' life extremely difficult. Hotels typically only offer things on Groupon last-minute to fill up unbooked rooms, so you are already starting with a very limited voucher in terms of timing.

Add on top of that a long list of restrictions, quite often including a limit of only one person in one room. As soon as you get to the website and start adding on additional rooms or people, you'll see the prices jet right back up. You're a lot better off looking for hotel deals with sites like Expedia, or saving money with property rentals on sites like Airbnb.
Don't waste your time with the hassle of trying to make these offers work, unless you're a single traveler trying to be economical. Check out the pros and cons of Groupon travel vouchers here.
2. Electronics

These items are known for generally being offered as items already on sale by the business, so you aren't really getting a deal. In general, you can find electronics priced far lower on websites like Newegg.com or Amazon.com. This articleshows that sometimes the deals can be appealing on items like a fitness tracker, but you have limited rights once you buy it if you're unsatisfied.
3. Small products or physical items
Physical products have been open to some scrutiny simply because they just aren't often cost-effective. Bigger online stores, including places like eBay.com where you can bid on items just offer better value for your money, and are usually far more reliable. If you're looking for a deal, you can often find one using eBay Best Offers.

In general, stay away from anything with a long list of restrictions, and you should be all set. If you want some more info on how Groupon works, you can check out our free course on how to use Groupon. We've also got a helpful guide on how to plan a cheap and fun date using Groupon.

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Free Admission Bring a Friend!

Arlington: Carlin Hall Community Center
5711 4th Street South

Fairfax: Osher Lifelong Learning Institute
4210 Roberts Road

Sun	Mon	Tue		Thur	Fri	Sat
1	2	3	4 **Independence Day No Meeting**	5	6	7
8	9	10	11 **7-9pm Online Zoom Meeting**	12	13	14
15	16 **7pm Arlington Board Meeting**	17	18	19	20	21 **12:30-3:30pm Fairfax General Meeting**
22	23	24	25 **7-9 pm Arlington Technology and PC Help Desk**	26	27	28 **September Newsletter Articles Due**
29	30	31				