

**Title of Session:** Cyber 3 - The Forgotten Element, Part II

**Moderator:** Davina Pruitt-Mentle

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Room: Cyber3 Group

**BJB2:** before we begin, may I give you some guidelines for this discussion?

**DavinaP:** please go ahead BJ

**BJB2:** first, go to the Actions menu in the top right of your chat and select DETACH

**BJB2:** if you all talk at once, this discussion will be chaos

**BJB2:** so I'm going to ask that you follow the discussion leader's prompts...and when asked for comments to give them

**BJB2:** if you have any personal comments to make to buddies, please use the private chat

**BJB2:** Davina asked me to give you a quick overview of Tapped In...

**BJB2:** this community is for educators and provides a place for you to collaborate with your colleagues...

**BJB2:** you can also have a private office, join and create special interest groups, participate in prof dev events, and bring K-12 students to the safe and secure K-12 Student classroom

**BJB2:** I think we have everyone here, Davina. Ready to start?

**BJB2:** good job, everyone, in finding the room, btw...

**TimL:** thx

**DavinaP:** yes

**WilliamNT:** So what are we suppose to do now?

**BJB2:** a reminder to those of you who just joined us to go to Actions in the top right of the chat and select detach

**BJB2:** then listen to Davina, William ;-)

**DavinaP:** any questions before we begin?

**ClintonH:** howdy

**BJB2:** we normally start Tapped In discussions with introductions. Would you like to do that, Davina?

**DavinaP:** Yes--please each person share who you are and where you are from school/state etc... and your interest in C3

**EricP:** Eric Postman, from Gloucester County, VA. I'm exploring TI.

**BJB2:** I teach remedial communication and am located in south central Pennsylvania.

**JesusG:** Al Garcia, Stafford, VA HS Teacher & working on Phd pgm at George Mason

**SherriMi:** Sherri from Gloucester County, VA. I'm exploring too

**TimL:** Tim MD, shepherd ES..I teach 5th grade

**DarcyH:** from Washington DC on here for a GW grad class exploring

**StevenK:** Steven from Washington DC and I teach second grade all subjects.

**MinorM:** I am Mary Minor and I teach at Holy Comforter Catholic School and I need to learn more about C3 in order to stay up with the smarts of my students

**SusieBu:** I'm Susie from Holy Trinity School in DC...

**ArethiaS:** Arethia Smith, Friendship Public Charter Washington DC

**JamieA:** I'm Jami from Nativity Catholic Academy taking a AAAS class in Washington D.C. C3 is all new to me.

**WilliamNT:** William...from Huntsville, TX...teaching at Roots Activity Learning Center 5th--8th

**TonyaW:** Good Evening everyone! I am Tonya from DC...teach at Ron Brown MS

**KishlaH:** GWU Science Ed Course

**DionneGst3:** Hi Everyone, I'm Dionne Ratliff, (Rockingham, NCFriendship PCS, 5th grade teach GW

**ArethiaS:** Interest in C3 to be more informed on the Do's and Don'ts when it comes to internet security

**DavinaP:** Hello and welcome all. Davina Pruitt-Mentle from ed tech policy research and outreach and Univ of MD but coming from Dallas Texas tonight

**TimL:** wow

**JesusG:** Howdy

**DavinaP:** we would like to cont with our part II of the cybersecurity session..

**CrystakS:** Good evening everyone! I am Crystal Snowden from the nations capital

**DavinaP:** we left off talking about the Top Ten Security Need to Know items...

**WilliamNT:** Davina...so what type of words or phrases in chat rooms attract government concern? how much do they monitor chat rooms?

**DavinaP:** They were ...Limit personal information in email -Backing Up Files—  
Passwords--Watch out for phishing, pharming & social engineering schemes/ recognize a hoax--Determine if a website is secure--Install/enable email filter & pop up blockers--  
Use/install a firewall and anti virus protection --Use/install Anti-spyware and how to check for spyware-malware-adware --Recognize risks in wireless environments --Review your Annual Credit Report

**ClintonH:** I am Clint Harris...live on location in Alexandria Virginia

**TimL:** Davina, should we NOT check our credit reports online?

**WilliamNT:** I was wondering the same thing Tim...

**StevenK:** Let's say you are on the MSN and there is an offer for free credit report, how do you tell if it is legitimate or not?

**ArethiaS:** Can you explain pharming?

**KishlaH:** Wow Tim I'm guilty of that!

**SherriMi** left the room.

**DavinaP:** Here they are again numbered 1.Limit personal information in email -  
2.Backing Up Files—3.Passwords—4.Watch out for phishing, pharming & social engineering schemes/recognize a hoax—5.Determine if a website is secure—  
6.Install/enable email filter & pop up blockers—7.Use/install a firewall and anti virus protection –8.Use/install Anti-spyware and how to check for spyware-malware-adware –  
9.Recognize risks in wireless environments –10.Review your Annual Credit Report

**TimL:** the reason I am asking is because I often times check my reports to make sure that

all is well with my credit through the beauro's

**TimL:** cool

**YvonneDB:** What is the purpose of cyber security?

**DavinaP:** Ok.. the next question was where was the interest so I see there is already interest on the credit and pharming...

**AngeliqGst5:** Some banking institutions have programs that monitor your credit and update you when changes occur.

**DavinaP:** [annualcreditreport.com](http://annualcreditreport.com)

**AngeliqGst5:** And the program is secure.

**DavinaP:** only site you should be using (the sound and look-alikes are all subscription based scam artists)

**DarcyH:** yes I subscribe to one of those through equifax

**SusieBu:** I have interest in firewall, spyware, and ant-virus information

**TimL:** you are right, for example, amex offers that specific program...

**GtgirlH:** What is the discussion or question on the table?

**DavinaP:** First let's cover the annual reports.. everyone ready?

**AngeliqGst5:** so does Bank of America it's called Premier Assist.

**TimL:** yes

**AngeliqGst5:** Yes

**JamieA:** yes

**StevenK:** Yes

**CrystakS:** yes

**ArethiaS:** yes

**GtgirlH:** No, what annual reports?

**RebeccaA:** yes

**DarcyH:** yes

**DavinaP:** the only site you should be using (the sound and look-alikes are all subscription based scam artists) is [annualcreditreport.com](http://annualcreditreport.com)

**MinorM:** yes

**WilliamNT:** So how does a teacher keep up with all the questions in chat rooms if students can't raise their hand? Can't this be difficult to do in certain situations?

**YvonneDB:** what are some security measures?

**DionneGst3:** yes

**DavinaP:** The credit reporting agencies can and will try to sell you things (FICO scores, monitoring, insurance, etc)

**TimL:** Davina, so are you saying that Amex is possibly NOT a secure site?

**DavinaP:** You do not need to give anyone your credit card number to obtain your free credit report

**TimL:** I see

**DarcyH:** Are you saying that the credit bureaus equifax, experian etc are scamming?

**AngeliqGst5:** I believe you do on those sites

**GtgirlH:** I did not get my question answered, what is the topic on the table at this time!!!?

**WilliamNT:** How safe is your SS# online?

**AngeliqGst5:** the individual sites do require credit cards as verification

**TimL:** Gtgirl...we are talking about "annual credit reports"

**StevenK:** thanks for that information. Just yesterday I was about to do that but backed out at the last minute. I've been receiving emails from the place.

**YvonneDB:** When you use the internet and you want to buy something they ask for your credit card number. should you give it to them?

**DarcyH:** Okay you get a certain number of free credit reports per year based on your state right? are we talking one credit report or credit monitoring?

**KishlaH:** I myself have tried to get them for free but ALWAYS end up paying!

**WilliamNT:** so how do we know if we are moving on to the next topic in the discussion?

**TimL:** well, in my case Darcy, I was speaking about credit monitoring

**DavinaP:** the only site is annualcreditreport.com ---I believe there are 3 companies Equifax, transunion, and experian?? but they all default to the same website

**DarcyH:** me too Tim

**MinorM:** some of your credit card companies with include your credit report along with your billing cycle if you do on-line banking

**TimL:** but I guess, I should be careful

**AngeliqGst5:** You get the credit report but you have to pay for your score with the annual free report from each agency.

**TimL:** ok

**DavinaP:** please go to the site right now so you know what we are talking about

**DavinaP:** annualcreditreport.com

**AngeliqGst5:** what is the site?

**GtgirlH:** What's the name of the site?

**DavinaP:** annualcreditreport.com

**KishlaH:** I always pay and have even had a "free" company try and charge me monthly Privacy Matters was the name

**YvonneDB:** What topic are we discussing only about credit reports?

**TimL:** so let's back up a moment...Davina, should we be cautious of using online banking as well?

**ArethiaS:** Is there a limit to how many times a year a person should have their credit checked?

**DionneGst3:** Kishla, I have had the same experience.

**DarcyH:** okay went to the site on the left in blue they are pitching credit monitoring

**GtgirlH:** Okay, I've gotten to the site, what should I do now? I read the blurb on the right.

**DavinaP:** To ensure that you are visiting the legitimate site, type <https://www.annualcreditreport.com>

**WilliamNT:** BJB...is there cyber etiquette for chat rooms?

**GtgirlH:** Yes, I typed the information into the browser, what's my next move?

**RebeccaA:** I am .. I keep getting switched out..

**YvonneDB:** does getting your credit checked affect your credit score?

**BJB2:** yes, William

**CrystakS:** I went to the site as well. For the most part when I have needed a credit report my bank issued me one

**AngeliqGst5:** Accessing your report can effect your score depending on what type of inquiry is being made.

**ArethiaS:** Is there a fee when given to you from your bank Crystal?

**GtgirlH:** Yes, that's a legitimate question from William. What's the answer?

**TimL:** I think you are allowed up to 14 inquiries per month before it becomes a negative...

**DavinaP:** Your bank can issue you one however the question on the floor related to acquiring online credit reports--and this is the ONLY site that is legal to process this information online

**WilliamNT:** BJB...So do we just type when we feel...do we wait for the teacher to respond...should we let the teacher know when we are leaving? sorry for being a pain but you are the only one responding to me...

**KishlaH:** I visit the site approximately twice a year but have never got a score or report for free?

**TimL:** if it's under the same umbrella...for example...searching for a mortgage

**GtgirlH:** William, I'd like to know the answer to that too.

**MinorM:** One inquiry can affect your score, not fourteen a month

**AngeliqGst5:** You are allowed a certain number of inquiries per year and there is a category of soft pulls form like insurance companies and hard pulls like car and banking agencies

**AngeliqGst5:** the number is not 14/month. That is way too many.

**JesusG:** Davina... you mention legal... but is that the same as secure?

**DavinaP:** Yes Jesus this is the only site guaranteed to be secure to handle this secure information

**YvonneDB:** How many times can you get a credit report without it affecting your credit score?

**JesusG:** So how does credit monitoring differ? ...and is it important?

**DavinaP:** I will explain more regarding the credit reports is everyone ready--please do not reply until I ask for questions responses OK

**JamieA:** yes

**AngeliqGst5:** ok

**MinorM:** yes

**CrystakS:** Sorry, My bank did not charge me but I am with a credit union

**TimL:** ok

**YvonneDB:** ok

**DionneGst3:** ok

**AkidaM:** ok

**JesusG:** ok

**WilliamNT:** Well...as Tech savvy as I think I am...I am having problems keeping up...but this was a educational chatroom experience...I am looking at the site, but I'm having problems trying to keep up with everyone's comments and questions...

**WilliamNT** left the room (signed off).

**DavinaP:** For security it is suggested that folks check their credit report/status at least 6 months to one year--this allows you to figure out if someone has stolen your identity etc...



**BJB2:** if you are having trouble following the chat, go to Actions and select DETACH

**CamilleGst9:** What next?

**AngeliqGst5:** that is better. thanks no more scrolling

**DavinaP:** in terms of the status of your credit report or if they charge or how many times before negative results etc., etc.. that you would need to delve more into the site to find out--for tonight's session related to cybersecurity what you need to take away...

**MinorM:** Providian will give you a credit rating from each month and I found that this is very good. It is from one of the major reporting agencies.

**GtgirlH:** Are you saying we need to sign in to the site and try to secure a credit report?

**DavinaP:** please wait before replying--wait until the speaker is finished

**CamilleGst9:** Should we leave this site to log into what you want use to do?

**TimL:** Davina, are we finished with this topic "credit reports"?

**DavinaP:** the only thing you need to walk away with is to check your report and if you check via online use only this site

**TimL:** cool...thx.....next topic

**BJB2:** Learning to talk in a real time text chat is an acquired skill. Please listen to Davina and only reply when she asks you a question.

**DavinaP:** all other questions you would need to delve deeper into the credit report contacts or site to learn

**DavinaP:** any questions regarding credit reports?

**TimL:** no

**JesusG:** no

**CrystakS:** no

**AngeliqGst5:** no

**ArethiaS:** Not at this time

**DionneGst3:** no

**DavinaP:** along with this topic also brings up the question..

**MinorM:** no

**CamilleGst9:** Is there any particular words we must type to get that site?

**TonyaW:** no

**MinorM:** no more Camille

**YvonneDB:** What about identity theft with your credit report?

**DavinaP:** you must only use and go to the site listed prior

**CamilleGst9:** Annualcreditreport.com

**AngeliqGst5:** the site has a frequently asked questions section. refer to that for additional questions

**DavinaP:** if your credit report takes a dive that would be a heads up that someone has stolen your credit card or acquired information

**MinorM:** Can we discuss the homework due today? any extension times

**DavinaP:** no this is for cybersecurity only

**DavinaP:** another topic is how to tell if a website is secure

**MinorM:** I understand

**DavinaP:** to do this you must Use software toolbar that rates websites and warns you if a site has gotten unfavorable reports how does one know if a website is secure in other words....

**DavinaP:** <http://beta.cyberdefender.com/> go to

**DavinaP:** also when doing online banking or ordering...

**DavinaP:** make sure the site indicates it is secure...by...

**TimL:** wow...that was neat...I never knew you could do that

**DavinaP:** closed padlock on the browser's status bar, before you enter your personal and financial information When you're asked to provide payment information, the beginning of the Web site's URL address should change from http to shttp or https, indicating that

the purchase is encrypted or secured

**DavinaP:** ALWAYS check to make sure it is https or shttp

**TonyaW:** Can you explain how it is possible for someone to hack into a site while you are browsing?

**DavinaP:** it will also have a padlock somewhere on the browser...

**DavinaP:** when you get a chance View secure SSL tutorial  
<http://security.getnetwise.org/tips/secure-web.php>

**YvonneDB:** You should a warning letting you know if the site is secure, shouldn't you?

**JoiR:** ooooookkkkkk, soooooooooo I tried to get into this via AOL, to no avail!!! Shout outs to Dionne, Tonya, and BJ who were extremely patient and helpful!!! Have I missed much?

**DavinaP:** it will show by a padlock see tutorial but always check the url address that's the key

**TimL:** but don't most sites that we search have <http://>

**TimL:** ??

**DavinaP:** so you would NOT give out pers information esp SS#'s etc..

**JoiR:** what topic are we on?

**DavinaP:** Identity Theft

**DavinaP:** is increasing in leaps--esp new target K-12--since kids are online so much

**CrystakS:** secured websites

**GtgirlH:** Should we check out all these sites mentioned? Is there anything else we should be doing when we get to these sites?

**DavinaP:** many students do not realize their identity has been tapped until they start to fill out required paperwork for college

**BJB2** . o O ( a reminder that if you are logged in as a member of Tapped In all the urls will be in your transcript that is automatically emailed to you when you log out. )

**TimL:** Davina, here is a question....if my computer has some sort of spy ware or anti-virus program running, should I disable it?

**JoiR:** that's pretty tragic. How do we protect ourselves when shopping online? Would you even recommend it?

**DavinaP:** if you need to learn more about how to get your credit report online and/or how to make sure a site is secure I would check out the sites at the level you need

**JeffC** shops on ebay all the time and uses Paypal... never a problem.

**JeffC** also pays bills online.

**DavinaP:** just check the URL to make sure secure and make sure has the padlock--view the link I shared and they will put your mind at ease

**DavinaP:** I want to share a few types of iden th terms... before we finish..

**DavinaP:** Phishing is a popular and growing method of identity theft, typically performed either through email or through the creation of a Web site that appears to represent a legitimate company. Victims are asked to provide personal information such as passwords and credit card numbers in a reply email or at the bogus Web site.

**DavinaP:** spear phishing = The practice of targeting an attack to a specific group is gaining in sophistication and frequency.

**DavinaP:** pharming = A scamming practice in which malicious code is installed on a personal computer or server, misdirecting users to fraudulent Web sites without their knowledge or consent. Pharming has been called "phishing without a lure."

**DavinaP:** spoofing = One person or program successfully pretends to be another by falsifying data and thereby gains an illegitimate advantage

**JoiR:** Oh yeah, I heard about phishing in reference to income tax, both federal and state scams

**DavinaP:** web spoofing A legitimate web page such as a bank's site is reproduced in "look and feel" on another server under control of the attacker. They fool users into thinking they are connected to a trusted site, to gather user names and passwords.

**DavinaP:** and the last three

**DavinaP:** (Voice phISHING) Also called "VoIP phishing," SPIT (spam over Internet telephony), or sometimes known as vam -- is the voice counterpart to phishing. Instead of being directed by e-mail to a Web site, an e-mail message asks the user to make a telephone call. The call triggers a voice response system that asks for the user's credit card number. The initial bait can also be a telephone call with a recording that instructs the user to phone an 800 number.

**DavinaP:** In either case, because people are used to entering credit card numbers over the phone, this technique can be effective. Voice over IP (VoIP) is used for vishing because caller IDs can be spoofed, and the entire operation can be brought up and taken down in a short time, compared to a real telephone line.

**DavinaP:** Smishing = The mobile phone counterpart to phishing. Instead of being directed by e-mail to a Web site, a text message is sent to the user's cellphone with some ploy to click on a link. The link causes a Trojan to be installed in the phone

**DavinaP:** and voice spam = schemes includes the use of Interactive Voice Response (IVR) systems in conjunction with automated telemarketing sales to repeatedly initiate call setups and fill voicemail boxes.

**DavinaP:** now you are all up on the latest lingo of types of methods to gain your information

**DavinaP:** are there any questions on these?

**BJB2** looks at the clock on the wall

**JoiR:** no

**DionneGst3:** no, thanks Davina

**AkidaM:** I find it a little hard to believe that so many people are taken in by these scams

**BJB2:** the next Cyber3 discussion will be July 7, unless you'll be on vacation, Davina?

**TimL:** Davina...you really surprised me with the "smishing"...I had never heard of such

**JesusG:** basically anything that utilizes broadband is legitimate water for illegitimate schemes

**DavinaP:** Many many people do!

**DavinaP:** For the members in my class--if any questions not related (or related) to the topic please email and I will see everyone in class on weds

**JeffC** recommends setting your bank account/credit card to send you an email whenever more than \$100 is charged.

**TonyaW:** No, there are no more questions but I have found the information useful and interesting.

**JoiR:** Usually if it pertains to quick money...people don't think

**DarcyH:** thanks Davina

**AkidaM:** Ok. Thank you.

**JeffC:** or 50, whatever... that's a good way to get an instant notice if your account has been compromised.

**TimL:** Good nite Davina.....thank you for the information

**DavinaP:** thank you for your time --good idea Jeff regarding heads up to bank

**ArethiaS:** Thanks!

**JoiR:** Night!

**GtgirlH:** Thank you and good night.

**DavinaP:** we will cont with more info next month

**KishlaH:** Goodbye

**JeffC:** also if you get a spoof email from paypal... forward it to [spoof@paypal.com](mailto:spoof@paypal.com)

**JesusG:** bye

**DavinaP:** good night all!