

You Have Been Hacked

The state of cloud services, including banks and web storage sites, is clearly compromised. The user names and passwords each of us have used through the years – you, me, your IT person at work and your aunt Tilly – are now in the hands of thousands of hackers around the world. Anyone who has read the numbers announced in the headlines about one bank or cloud service or another needs an electronic shock to wake them up. Your accounts have been compromised, leaving each of us several clear and unequivocal tasks to do now and not later:

1. We've got to change our password on every online account we have.
2. We've got to change, whenever possible, to using two-factor authentication for logins where the vendor or service has our credit card information. Two-factor authentication most often involves us getting a number texted to us (or having a "dongle" which generates a random number that the service can see) and we have to type the given number in to prove it is us who is using the user name and password.
3. We have to check credit statements each month for surprise charges, even if they are small, to find out if unauthorized parties are testing (with tiny amounts) and then later accessing our credit.
4. We have to regularly (or continuously) run aggressive anti-malware on our computers (like *MalwareBytes* professional) that finds and eradicates code that is continually being installed on our computers from emails and website visits.
5. We have to invest a lot of time to uninstall "bloatware" that comes with new computers and that accumulates from a lot of freely installed programs. We do this to eliminate any game or apparently frivolous software that we don't use or with which we are unfamiliar.
6. We would be wise to use VPN (virtual private network) software on our smartphones and other computers (such as *SurfEasy*). This, and other similar software, creates an encrypted pipeline between your device (phone and computer) and the external internet-accessed source of service.

The sad thing is that 95 out of 100 people know nothing of these things and each day, thousands of people will have to go through the enormous hassle of changing their charge cards and possibly paying for things they didn't purchase. And then there is morass of identity theft and the complex hardships involved.