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From: Mark Anthony Germanos [mag@cameronparkcomputer.com]
Sent: Sunday, October 14, 2007 8:36 AM
To: mag@cameronparkcomputer.com
Subject: How Much Is Your Personal Information Worth?

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How Much Is Your Personal Information Worth?

Let us run your network while you run your business
October 14, 2007

Dear Mark,

Back in September, Symantec released its Internet Security Report, summarizing in 134 pages what Internet threats and attacks occurred during the first half of 2007. This summarizes where hackers are most prevalent, where their targets reside and the hackers' incentives. I am focusing this newsletter on the Internet's "underground economy servers," servers employed by criminals and illicit groups to sell stolen information worldwide. I will also present advice on what you can do to protect yourself.

Opening Notes

- Time for A Quiz
- Bank Accounts: \$400
- E-mail Passwords: \$350
- Social Security Numbers: \$7, Credit Card Numbers: \$5 and Full Identity: \$1.50
- Watchguard Certified System Professional - Fireware

Bank Accounts: \$400

The underground economy pays more for valid bank account information than for any others on this list. Bank accounts have easy access. Most let us withdraw funds through a web browser and channel those to vendors. Hackers can set themselves up as vendors and then use your bank accounts to pay their fraudulent invoices. Victims don't know of these transactions until they read their statements and find these fraudulent charges. Bank accounts also usually have easy-to-guess passwords.

[For my password policy, see...](#)

Time for A Quiz



How much is your personal information worth on the Internet?

Rank the following items in order by selling price, starting with the most expensive:

1. Full Identity
2. Social Security Numbers
3. Credit Card Numbers
4. Bank Accounts
5. E-mail Passwords

E-mail Passwords: \$350

Second on this list is the honorable e-mail password. With an e-mail account and password, a hacker can intercept e-mail and pose as you at online institutions. A hacker can request your bank to reset your password and send the new password via e-mail. If he also has your e-mail address and password, his job is very easy. E-mail accounts also usually have easy-to-guess passwords.

[For my password policy, see...](#)

Social Security Numbers: \$7, Credit Card Numbers: \$5 and Full Identity: \$1.50

I am grouping these three together because they command much lower prices. When hackers gain a credit card number, they place a small transaction on the card to verify the account is valid. This transaction could be a \$2 donation to a charity. If the transaction validates, then the hacker can sell the credit card number.

Some Point of Sale terminals let you pay for a transaction without actually swiping the card and signing a receipt. They have infrared readers. If a customer's card a) has the infrared feature enabled, and b) comes within 5 feet of one of these infrared readers, the charge card is automatically charged for the current transaction.

What do I think of this mechanism? **Danger. Danger. Danger.** Avoid this at all costs. You never know what will appear on next month's credit card bill.

[For more info, see...](#)

Watchguard Certified System Professional - Fireware



Some have asked what the Watchguard logo and WCSPF after my name mean. These represent the Watchguard Certified System Professional - Fireware certifications I received last Summer. The knowledge I gained while earning these certifications helps me keep businesses like yours in business.

[Read on...](#)

Get ready for the answers, according to page 13 of Symantec's *Internet Security Report*.

1. Bank Accounts
2. E-mail Passwords
3. Social Security Numbers
4. Credit Card Numbers
5. Full Identity

[For the full report, see](#)

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