



## Financial Self Defense Beware of WannaCry Ransomware

On Friday, May 12, an unprecedented virus spread through the internet, creating enormous damage and loss. The WannaCry ransomware, as it is called, attacked 57,000 computers in less than a day.

Ransomware works by holding a victim's data under "ransom." The virus encrypts the data and holds it hostage unless the victim pays a ransom, and the files are promised to be decrypted for the user.

The WannaCry virus demands a payment of \$300 in exchange for decrypting infected files. If the victim does not pay within three days, the ransom doubles to \$600. When seven days go by without payment, WannaCry deletes all the files.

By the following Monday morning, more than 200,000 systems worldwide were infected by the virus, with European countries being hit the hardest.

If your computer is infected, it's best not to pay the ransom. Instead, restore backup files to your computer or seek help from a professional. Paying up doesn't guarantee your files' return and it encourages attackers to infect your computer again.

### **Here are 5 steps you can take to keep your computer safe:**

- 1.) *Create a backup of your files*- Invest in an external hard drive and make regular backups of your data. This will protect your files in case anything happens to your computer. You can also subscribe to a cloud backup service and regularly store your most important data. There are multiple free (to a limit) cloud services you can use, such as Google Drive, Apple iCloud or Dropbox.
- 2.) *Use Microsoft's fix*- Upon discovering that WannaCry spread through a weakness in Microsoft Windows, the software giant released a fix for the vulnerability. Protect your computer by using the fix to strengthen its code.
- 3.) *Update your operating system*- No one knows if there are any other weaknesses in Windows that can be exploited for another virus. It's important to update your OS to the most recent version, preferably to Windows 10, as soon as possible. The more updated your software, the less likely it is that it contains such vulnerabilities.
- 4.) *Use a firewall*- A strong firewall will prevent ransomware from accessing your computer. Since malware is always evolving, it's important to update your firewall on a regular basis to ensure protection from the most recent malware.
- 5.) *Avoid suspicious websites and emails*- It's easy for hackers to infect your computer. All they need is for you to click on a banner ad and - oops! Malware is installed and it can access your computer and all your files.

Following a link in an email can also infect your computer. When online, be on guard. Never visit suspicious-looking sites or click on ads that look shady. Don't download anything you can't explain or click on links found in emails from companies you're not familiar with.

No one knows when WannaCry will stop circulating, but it always pays to be careful. Take the necessary measures to protect yourself today.

## Salvage Yard

**For Sale:** 2 Cemetary Plots - Sunset Memorial Gardens 139 D block spaces 1 and 2. Located in the Garden of the Good Shepard. Asking \$1,500 each. Call (970)397-1722

**For Sale:** 1974 Yellowstone camping trailer, 18 foot, sleeps 6; 1976 Bicentennial Chevette, white with red and blue trim, American eagle upholstery, needs work; 7x14 trampoline; Metal shelves. Offers considered. Call (970)353-2121.

**For Sale:** 14' Mirrocraft fishing boat, trailer and 6 hsp Mercury motor. Asking \$1,600. Call Dave (970)352-9399.

**For Sale:** Dining set with custom fitted table pads; some antique furniture; household items. Call (970)590-1028.

**For Sale:** BARGAINS: Camera and Furniture – Loveseat hide-a-bed, variegated, will go with any color scheme, very good condition, asking \$105; Oak TV Cabinet, 36" H x 27" W x 19" D, very good condition, asking \$85; Nikon Coolpix L110, excellent condition with original box and manual, asking \$70; Call (970)396-0123

**For Sale:** Office Desk- Cherry finish, 2 file drawers (1 locking), 2 storage drawers, 65.5"L, 29.5"W, 29.5"H, \$125.00 or best offer. Computer desk \$50.00 or best offer. Call (970)381-2617 or email Tim at t.berendt@comcast.net to discuss and can arrange for pick up too.

**For Rent:** ~~Furnished Apartment \$600 a month with utilities included. Evans, CO. Call Lori Preshaw at (970)576-9383~~

**Service:** Flute Lessons. Quality instruction for all levels with personalized, creative methods for children through adults. Shanna has a Bachelor's degree in Music Education, a Master's Degree in Conducting and has also done 7 levels in Suzuki training. Call Shanna at (970)590-4695 www.shannasflutestudio.com

**Service:** Housekeeping or spring cleaning all year long. Very efficient, reasonable, dependable and honest. Call Cheri for more information at (970)685-9486.

**Service:** Painting jobs with BRACKEN PAINTING 15+ years of experience; free estimates! "Change a color, change your life!" Contact Mick: (970)381-1013

**Service:** Wedding Receptions, Parties, Conferences, etc. A Gathering Place Event Center, LLC is here to help with all your special event needs. Seating for up to 200 guests. Located southeast of Greeley on CR 49, 3 miles south of HWY 34. Call Amy (970)518-2925.

**Service:** Elementary through adult tutoring based on a thorough educational assessment and evaluation at \$35 per hour. Quality instruction personalized for all levels and subjects by Kimberly Wills,

a Master teacher with credentials in K-8 education and curriculum and instruction. Contact Kimberly at (970)396-3617 kmbrlyd9@gmail.com

**Service:** SUMMER READING TUTORING – K - Adult reading skills, conversational English, special needs. Call LORI PRESRAW for scheduling and questions. (970)576-9383, loripreshaw@live.com Affordable rates.

**Salvage Yard Information:** Listing an item in the Salvage Yard is free, but you must be a WSCU member. (You may not list an ad for non-members.) You may drop off your listing at the credit union, email it to admin@WeldSchoolsCU.com or call 970.330.9728 and ask for Jolene. The deadline for submitting items to be listed is the 14th of each month. Ads are limited to 45 words or less. Ads are limited to 2 per member. If you would like your listing to appear in multiple issues, please submit it each month. Ads will be published on a "first come, first served" basis as space allows.

**Membership to WSCU is now open to all Colorado Residents... Ask your friends, colleagues and neighbors to come join us and learn about the Credit Union Difference!**

### WaterWorld

Tickets can only be purchased online at [WeldSchoolsCU.com](http://WeldSchoolsCU.com). The link can be found under the Current Events and promotions icon on the homepage.

### Elitch Gardens

Tickets can be purchased in the lobby during regular business hours at WSCU for \$28.99. **Please plan ahead.** Season pass for \$64.99 is available until June 11th.

## VISA Cash Advance Fee to Change

The non-WSCU VISA card cash advance convenience fee will go from a flat fee to a tiered rate fee effective July 1, 2017. This is a pass through cost that the credit union is being charged by the processor.

VISA Cash Advance Amount	Fee
\$25 - \$500	\$5.00
\$501 - \$750	\$7.00
\$751 >	\$10.00

### WSCU Hours

Lobby: 9am - 5:30pm  
Drive-Up: 7am - 5:30pm  
Saturday Drive-Up: 9am - Noon