

CST TECHNOLOGY TIMES

Insider Tips To Make Your Business Run Faster, Easier And More Profitably

"passionate NOT pushy"

By Lisa Brown, CEO & Founder

I start every October Newsletter the same way, with a huge mention of celebration! October is a big month for Shawn and I – our 20th wedding anniversary, Shawn’s birthday, my birthday, and even Bella’s birthday. It is also CST’s 24th Anniversary. We have much to celebrate.

As I write this article, Shawn and I are one week away from taking a serious vacation with our family in Florida. Considering Hurricane Helene is headed that way, we are thankful we are not there now. However, this weather phenomena prompted the initiation of our disaster recovery protocol for our Florida clients. Contact has been made and precautions put in place so that when this storm is over, our clients can get back to work as quickly as possible.

This leads me to mention YOUR disaster recovery plan (DRP). Do you have one? If not, no worries, I will be spending the next few months talking about it with clients. It is an important document that needs to be developed NOW, before a disaster happens when your head is clear, and you can thoughtfully think through how you want to handle your business in the face of a crisis. For our clients, I have a template of a DRP that I will be passing to you.

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CST Group Inc.

This monthly publication is provided courtesy of Shawn & Lisa Brown, Owners.



OUR MISSION:

CST Group Inc. is a PROACTIVE technology management firm that specializes in helping compliance-driven industries to SECURE, PROTECT and MANAGE their technology.



SHOPPING SCAMS AND HOW TO AVOID THEM

It's October, which means the biggest online shopping day of the YEAR is just weeks away: Cyber Monday.

Unfortunately, it's also open season for cybercriminals. Because preparation is the best prevention, we're covering the six most common shopping scams this time of year and how to avoid them.

It's Open Season For Shopping Scams

Thanks to cybercriminals, what should be a season of festive shopping is now dangerous for consumers. According to the Federal Trade Commission, shopping scams were the second-worst type of scam in the US in 2023. And online scams are at their worst during the holidays. According to TransUnion's 2022 Global Digital Fraud Trends report, there was a 127% increase in daily fraud attempts

between November 24 and 28 compared to January 1 through November 23.

Due to the high volume of shopping activity during the holiday season, cybercriminals don't have to work hard to find potential victims. But it's not simply volume that contributes to the rise in attacks; consumers take more risks during the holiday season. According to Norton's 2022 Cyber Safety Insights Report, nearly one in three adults (32%) worldwide admitted to taking more risks with online shopping closer to the holidays. Last-minute shopping pressure or excitement around scoring big deals results in common mistakes, including clicking on unverified links, using public WiFi for transactions and ignoring website security red flags.

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Cybercriminals expect shoppers to make mistakes, and they have tried-and-true tactics for stealing your money. Watch out for these six scams that appear this time of year, and protect yourself this holiday season.

6 Common Scams During Black Friday And Cyber Monday And How To Avoid Them

1. Fake Coupons: Scammers distribute fake coupons promising steep discounts. These coupons are often shared via e-mail, social media and fake websites designed to mimic legitimate retailers. Remember: if it feels too good to be true, it probably is.

! How to avoid: Always verify a coupon by checking the retailer’s official website or app, and avoid clicking on links in unsolicited e-mails.

2. Phony Websites: To steal personal information, fake websites mimic legitimate online stores using similar logos, branding and URLs that are only slightly different from the official sites.

! How to avoid: Check for secure website indicators such as HTTPS and a padlock

icon in the address bar. Read reviews and quickly search the website’s legitimacy before making any purchases. Pay attention to the URL for any unusual characters or misspellings.

3. Fake Delivery And Nondelivery Scams: Scammers send fake delivery notifications or claim a package is undeliverable to trick you into providing personal information.

! How to avoid: Track orders directly through the retailer’s website or app. Avoid clicking on links in suspicious messages, and be cautious of unsolicited delivery notifications.

4. Fake “Order Issue” Scams: E-mails claiming a problem with your order and asking for personal details are common. These messages often look like they come from well-known retailers.

! How to avoid: Contact customer service directly through the retailer’s official channels to verify any issues, and avoid providing personal details through links in unsolicited messages.

5. Account Verification Scams: Scammers send e-mails or texts asking you to verify your account information. These messages often include links to fake login pages.

! How to avoid: Never provide personal details through links in unsolicited messages; instead, log in directly to your account through the official website.

6. Gift Card Scams: Scammers offer discounted gift cards or request payment via gift cards. Once the card numbers are provided, the scammer uses the balance, leaving the victim with a worthless card.

! How to avoid: Purchase gift cards directly from reputable retailers and never use them as a form of payment to unknown individuals.

Avoid Scams And Create A Safer Shopping Experience

Nothing will kill the holiday shopping spirit like \$1,000 worth of fraudulent charges on your credit card or gifts from phony sites that never arrive. Cybercriminals take advantage of the festive shopping rush, and consumers’ tendency to take more risks during this time only amplifies the danger. By verifying sources, checking website security and avoiding unsolicited links, you can enjoy a safer shopping experience this season!



“I DIDN’T KNOW”

Unfortunately, That Excuse Doesn’t Replenish Your Bank Account, Resolve A Data Breach Or Erase Any Fines And Lawsuits.

It’s coming...

- That day a hacker steals critical data, rendering your office useless...
- That day when your bank account or credit card is compromised...
- That day when your customers’ private lives are uprooted...

Cybercriminals and hackers are constantly inventing NEW ways to infiltrate your company, steal your assets and disrupt your life. The ONLY way to STOP THEM is this:

You Must Constantly Educate Yourself On How To Protect What’s Yours!

Now, for a limited time, we have the perfect way to help reduce your risk and keep you safe! Simply sign up to receive our FREE “Cyber Security Tip of the Week.” We’ll send thesabyte-sized quick-read tips to your e-mail inbox. Every tip is packed with a unique and up-to-date real-world solution that keeps you one step ahead of the bad guys. And because so few people know about these security secrets, every week you’ll learn something new!

Get your FREE “Cyber Security Tip of the Week” at:
www.cstsupport.com/newsletter-techtips-signup/



CARTOON OF THE MONTH



“A hacker logged into my fitness tracker and stole all my steps!”

FROM HERO TO ZERO TO HUMAN:

LANCE ARMSTRONG'S ADVICE FOR BOUNCING BACK FROM BIG MISTAKES



Former professional cyclist Lance Armstrong was widely celebrated for his seven consecutive Tour de France victories from 1999 to 2005. A cancer survivor and elite athlete, he was a hero to many. However, in the early and mid-2000s, his career was marred by a highly publicized doping scandal. The United States Anti-Doping Agency stripped Armstrong of his titles and banned him from professional cycling for life after concluding he had used performance-enhancing drugs throughout his career.

Armstrong's public mistake cost him over \$100 million, his career, his reputation and many friends. But he chose not to curl up in the fetal position and lose what he still had left: his wellness, lifestyle and family. He embraced his mistake, eventually rebuilding his professional and personal life. Today, Armstrong is an entrepreneur, philanthropist, podcaster, author and speaker who is open about what it took to go from hero to zero to human. At a recent industry conference, Armstrong spoke to entrepreneurs about how he survived his downfall and rebuilt a career and life he's proud of.



Choose An Authentic Path Forward

After being banned from professional cycling, losing endorsements and many personal relationships, Armstrong felt he had three choices: lie down and give in to the suffering, retain some of his endorsements by becoming the face of anti-doping campaigns or try to rebuild on his own. He chose the latter. "Anti-doping wasn't my life's work, and it never will be, so I chose a more renegade path," he explains. "It took longer, but I walk my path every day, I'm glad I chose the path I did."

Armstrong focused on his passion for investing, including early-stage investments in companies like Uber and DocuSign, which eventually paid off in spades.

Authenticity in his personal life was essential, too. "We all live these interesting lives, and it's just a big canvas. At the end of the day, we get to look at the painting and say, 'What do you think? How are you, Lance, as a friend? How are you as a father? How are you as a husband?'" he says. Working on being a good father, partner and friend kept him focused on his path forward.



Maintain Wellness

Despite the upheaval, Armstrong maintained important routines like cycling and swimming, and maintained the rhythm of staying healthy and focused. Still, the experience was traumatic. "I had to do a lot of work to remedy that," he explains. "I'm talking deep work, trying to understand early life, early career, the downfall, where we go from here.... I've devoted a ton of time on that."



Lean On Your People

After he had admitted his mistake, Armstrong lost half his friends and working relationships. Still, close friends and family remained. "As much as that sucks, you see these folks who are like, 'I'm here right now. Now we go. Now we rebuild,'" Armstrong recalls. "I think that's the most important thing: if there are ever any headwinds working against you, that team of folks around you has to be the right team. People are everything."

SHINY NEW GADGET OF THE MONTH

The Ring Video Doorbell Camera

Is it a trick-or-treater or your annoying neighbor? Find out with a Ring doorbell camera. The Ring Video Doorbell Cam offers crisp 1080p HD video, enhanced motion detection and night vision. It's easily set up with its rechargeable battery or existing doorbell wires and lets you see, hear and speak to visitors via your phone. Receive instant alerts for trick-or-treaters or package deliveries. Pair with Alexa for hands-free convenience and enjoy peace of mind with the Ring Protect Plan, which records and stores your videos. A must-have for a safe, festive season!



THE PUMPKIN PLAN

By Mike Michalowicz

The Pumpkin Plan, by Mike Michalowicz, is a must-read for small-business leaders wanting to carve out a niche and grow their business effectively, especially during the bustling holiday season. Michalowicz presents a straightforward, actionable strategy to cultivate a remarkable business by focusing on top clients and eliminating unprofitable ones. The book is filled with practical advice and real-world examples, making complex business concepts easy to understand and implement. His engaging storytelling and clear, step-by-step approach provide a refreshing take on business growth. This book is a valuable resource for any small-business owner looking to streamline operations, maximize profits and achieve sustainable success.



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This will include a handy check list of items you need to have in place. I presented these documents to a client this week and although it seemed overwhelming to start, they understood its' importance and will be getting a c-level team together to work through it. Let's try to make the development of your Disaster Recovery Plan a priority!

Another one of my favorite celebrations in October is Cyber Security Month! This is the month where the importance of cyber security education is highlighted. Honestly, we highlight it on a regular basis, but it is nice to be joined by the rest of the world. As we recognize the importance of cyber security protocols, please EDUCATE your team! It should be a regular conversation at minimum WEEKLY! Your staff are the ones that are putting you at risk and in lieu of standing over their shoulder watching every mouse click, please educate them on what they can and cannot do on their computers. They are the ones in between you and a potentially devastating disaster. If you need help with a security awareness training plan, I am just a phone call or email away. Please let me know how we can help you initiate a regular training plan!

As we enter fourth quarter, I'd like everyone to evaluate their end of year needs. You may need computer upgrades or replacements considering the end-of-life of Windows 10 in October of 2025. Please don't wait until the last minute. Also, evaluate your P&L because I would much rather you invest in your technology than to pay the government.

Also, for clients, if you have not already created your user in our Payment Portal, please call the office and talk to Jessica. She will help you get access. This is where you can review invoices, pay invoices or setup auto pay.

As always, we are just a phone call away. Please reach out if you need anything.

As Always,

"passionate NOT pushy"
Lisa



LIGHTS OUT FOR BUSINESS: Resiliency Amid Internet Outages

Businesses are increasingly reliant on the Internet. CRM platforms, virtual meeting apps, online sales, POS systems and even office printers require the Internet so you can do everything you need to deliver high-quality products and services to your customers. However, Catchpoint's 2024 Internet Resilience Report states that 43% of businesses estimated they lost "more than \$1 million due to Internet outages or degradations in the month prior to the survey."

It's tempting to blame the Internet provider when the Internet goes out. Unfortunately, outages happen. Pointing fingers at vendors won't change that. Instead, the solution must come from within.

What's Going On With Internet Connectivity

In July, a global Internet outage forced millions of computers offline, including at major airlines, banks and hospitals. The root cause of the disruption was a single software update deployed by cyber security firm CrowdStrike.

Cyber security reporter Brian Krebs famously described the Internet as "held together with spit and baling wire." It's easy to forget that the Internet, like other tech, is evolving and complex. It connects countless systems and devices globally, creating a web of dependencies. A disruption in one part of the network can ripple through and affect other systems, as seen with the CrowdStrike update. Internet outages can have serious financial and security consequences, so preparing for an outage is crucial.

Resilience Comes From Within

After an outage, you may be tempted to fire



your service provider. However, Catchpoint CEO and co-founder Mehdi Daoudi explained in an interview with Tech Brew that it's not a good solution (unless they prove unreliable). Daoudi said that after an outage, it's better to work with your vendors to figure out what went wrong and how to be better prepared. Some companies have hired chief resilience officers, but the title doesn't matter as much as having a leader in your company who spends time thinking about resiliency.

"It's important that companies embrace resiliency and reliability. How? By encouraging the learning from failures, by not firing," Daoudi told Tech Brew. "What did we learn from this outage? What can we do to strengthen our postures going forward?"

The Internet is complex, and outages happen. To safeguard against the inevitable, businesses must cultivate resilience internally and proactively collaborate with Internet vendors to avoid damaging consequences.

HAUNTED SMARTWATCHES

It's Halloween, and Apple Watch users are getting a bit of a scare. "Ghostly" taps, swipes and calls are happening on smartwatches without physical touch. It's either their late great-granny trying to say hello from the afterlife, or...it's a glitch. Apple is leaning toward the latter. *MacRumors* shared an internal memo stating, "Some customers may report their Apple Watch Series 9 or Apple Watch Ultra 2 is experiencing false touches on their

display." Sometimes, these phantom activities prevent users from entering their passcode. If you experience "ghost" glitches on your smartwatch, Apple recommends restarting your device and keeping your software up-to-date.



Calling all creeps

We are weeks away from Halloween and between the decorating here at the office and our loveable Fred going onsite, we have been busy. Do you decorate the office? Do you go for scary decorations, or do you opt for a fun theme?

We would love to see what you have going on so tag us in all your Halloween fun #cstgroupinc. Do not forget to check our Facebook, as always, for all our office shenanigans.

And as always
#staycybersafe
Jessica



IMPORTANT DATES IN OCTOBER

- 4th- National Golf Day
- 10th- World Mental Health Day
- 14th- Columbus Day (OFFICE CLOSED)
- 25th - Frankenstein Friday
- 31st - Halloween



Tech Humor...

Why did the hacker
bring a ladder to the
bar?



FREE WEBINAR

TAKING OCTOBER OFF!

As you know Lisa does a webinar every month on tips and tricks to help you with your companies technology. This month, however, marks alot of special dates for Lisa including birthdays and anniversaries. So, this month we will not be having our normal webinar so that Lisa and Shawn may enjoy this month celebrating with family and friends.

Check back in November for "Surfing Restrictions? What You Can Do To Protect Your Business From Risky Websites"

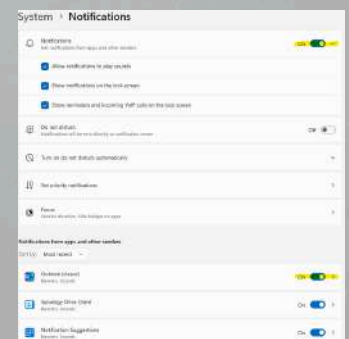
For The Future Details And To Register, Go Online To:
www.cstsupport.com/webinar

Tyler's Tech Tips

Ever wonder how to turn off notifications on your computer? We understand they can be annoying and interruptive. Start by going to your System Settings and click "notifications".



From here you can select which notifications you want on or off, or you can completely shut off notifications



TURNING DOWN THE VOLUME ON STRESS: Why Leaders Are Choosing Mindfulness Over Hustle

Meditation and mindfulness practices have been studied in a range of contexts – from college students to hardened marines (who showed faster stress recovery with mindfulness-based mind fitness training). Leaders who meditate think more clearly, stay calm in chaos and make smarter decisions. You don't need a mountain retreat to channel the Zen; meditation apps like Headspace, Calm and Insight Timer provide pocket-sized guided sessions to ease into this practice anywhere, anytime.

Want to meditate without interruptions? Just hit "Do Not Disturb" on your phone. On Android, swipe down and tap "Do Not Disturb." Apple folks, find it under "Settings" > "Focus" > "Do Not Disturb." Customize it to keep those calls and notifications quiet. This way, you can meditate peacefully and stay sharp for those big business moves.

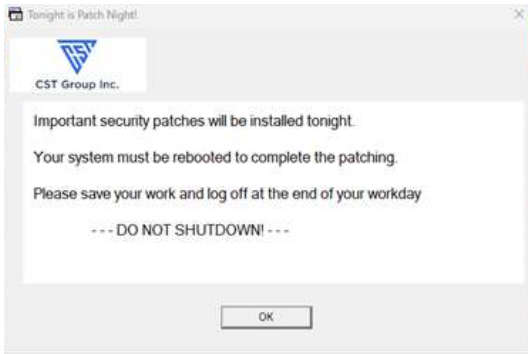


Security Corner



Part of CST's security protocol is our management of Windows security patches. I am hoping to clarify how the process works and what your part in this security process is and how necessary it is to ensure we keep you up-to-date and secure.

Wednesday morning everyone will see a white notification box on your screen (see below screenshot).



As the notification states, you need to, at the end of your workday Wednesday, save your work, LOG OUT and leave your computer on and connected to internet. The simplest way to achieve this is to just restart your computer at the end of your workday and walk away. This will accomplish the log out and your computer will be ready to do patches and do a restart that is needed for security updates Wednesday evening after hours.

If your computer user does NOT have a password, please add one to enhance security measures.

If you follow those simple steps, you will not encounter any issues when you log into your system next.

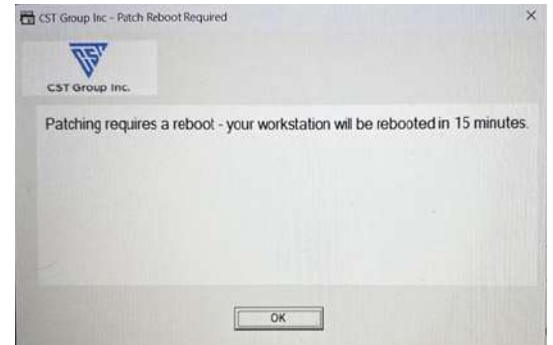
*****NOTE*** If your system is not on and connected to the internet so this process can complete on Wednesday evening, then you are going to experience the following.**

When your system is turned back on and connected to the internet, our software is going to run the updates AND FORCE a restart of your system with a notification giving you 15 minutes to save your work. Then it restarts!

This can be very disruptive to those who do not follow the process and ignore the warning. All work they/you have done that was not saved will be lost!

We understand the struggles, but our job as your security team is to ensure every computer is updated, patched and scanned. We need your cooperation in this. Please simply restart your system Wednesday at end of day!

Dedicated to your Security,
The CST Tech Team



BIG REWARDS

For Your Referrals

We'll offer you **\$50** as a gesture of appreciation, once you introduce CST Group to a qualified colleague and they complete the initial appointment whether they become a client or not.

If your referral becomes a managed client, we'll provide you with a **\$500** bonus at the end of their first month of service.



SO, YOU MIGHT BE
WONDERING – WHO
MAKES AN IDEAL
REFERRAL?

- Any business with 10 or more computers
- Needs help with its network, backup, compliancy, support, and security
- Wants 24/7/365 peace of mind

Full Details Here:

<https://www.cstsupport.com/about-us/referral-program/>
or call us at 1-877-954-4100