



Registered Investment Advisor Firm

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Cyber Security & Scams

According to Wikipedia, Computer Security, also known as Cyber Security or IT Security, is the protection of information systems from theft or damage to the hardware, the software and to the information on them, It includes controlling physical access to the hardware as well as protection against harm that may come via network access, data and code injection, and due to malpractice by operators, whether intentional, accidental or due to them being tricked into deviating from secure procedures

Davis Investment Group (DIG) and Charles Schwab & Co (Schwab) employ layers of safeguards to protect their clients from unauthorized account access and security hazards. This is accomplished through security such as complex passwords, firewalls and encryption

New telecommunication technologies

offer countless opportunities, but they also offer cyber criminals many new ways to victimize individuals and businesses, scam their customers and hurt their reputation.

To protect against online scams, be cautious when visiting web links or opening attachments from unknown senders and make sure to keep all software updated, which DIG & Schwab continually do.

Beware of phishing. Phishing is the technique used by cyber criminals to trick people into thinking they are dealing with a trusted website or other entity. To prevent client assets against scams and frauds, anytime an email requesting money transfers is sent to DIG, a follow-up phone call to the client will be made to confirm the client indeed requested the transaction.

Don't fall for fake antivirus offers. Fake antivirus, "scareware" and other rogue online security scams have been behind some of the most successful online frauds in recent times. DIG runs daily antivirus programs to protect the

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integrity of the computer against viruses, malware, spyware and adware using only reliable firms.

We interrupt this newsletter to bring you breaking news:

“The Federal Reserve Open Market Committee (FED) did not change interest rates from its current 0 - .25% range. Their stated reasons were the weakness of the global economy, the surging strength of the US dollar and the sleepy U.S. economy, which has failed to recover fully from the 2008 financial crisis”

We now return you back to this engrossing newsletter

Beware of phone scams. A DIG client recently fell prey to one of the newer phone scams about the Internal Revenue Service (IRS). A person called the client and identified themselves as an IRS agent. This “agent” reported that the client owed an additional \$35,000 to the IRS and if they did not pay immediately, the police would be called to arrest the client. The police would also be called if she reported this call to anyone.

The client called her advisor to request the immediate distribution of \$35,000 from their account. Fortunately, the client did not have that amount in liquid cash so assets would need to be sold and available in 3 days. When the advisor asked for an explanation for such an immediate distribution, she responded that it was a “family matter”.

In the end, the client ultimately gave them \$18,000 and filed a police report of the scam and her bank was notified

because the money was withdrawn from her checking account.

So that no one falls victim to a scam like this, remember, the IRS never initiates the first contact by phone, always by written correspondence.

The IRS never requires immediate payment and most payments plans can be negotiated.

The IRS never threatens with police arrest, just court appointments.

[Answer Forum](#)

Nothing new this month.

[Davis Investment Group](#)

Davis Investment Group is a fee-based Registered Investment Advisor firm servicing the needs of clients across the United States.

Davis Investment Group custodies all client assets at Charles Schwab & Co. Davis Investment Group's home office is located at 714 Marin Street, Suite #C, Vallejo, CA 94590. The telephone number is (707) 648-2024.

If you have questions or would like further information on this month's topics or any other financial or investment related subjects, including Social Security claiming strategies, please contact me by phone or through my email address at:

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