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## 8 Steps to Protect Yourself From Being Hacked While Traveling

It's almost summer time and we are all looking forward to the warm, sunny air, kids being out of school and enjoying family vacations. Experts say the best time to travel out of the country is May, June and September. The weather is great abroad during this time and airline ticket pricing is usually better than average. While traveling, it's easy to stay in touch with family and friends with our electronic devices. With the excitement of being some place new and taking in all the sites, scenery and culture of another country, we may sometimes lose focus of the normal security steps we take when we are home. However, it's just as important to pay close attention to security while abroad because your devices are still prime targets for hacking, just as when you're home.

Lately we've heard a lot about hacking in the news. It is something that has become more prevalent and not only affects businesses or large corporations, but also average citizens. Privacy is also a major topic and although it has been up for a strong debate in the United States, in many countries it is not even up for discussion. With that said, it is safe to assume there are no laws in place to protect your privacy when abroad. It is widely known and has been reported by the US State Department that some countries permit the monitoring and retention of emails, phone calls and even fax transmissions.



So, before you say "bon voyage," be sure to take steps to protect yourself and your family, no matter what part of the globe you travel to.

1. The average person owns at least three electronic devices. It can be tempting to take all your gadgets with you on trips, but try to limit the amount of electronic devices to one.

2. Don't use social media as your travel announcement megaphone. Traveling can be extremely exciting especially when going somewhere exotic, but spreading the news on Facebook could lead a hacker straight to you.
3. Be sure to update data protection software such as operating systems, anti-malware, anti-virus, security patches and others prior to departure and when you return.

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4. Before you leave on your trip, perform a full device back up and secure each device with a strong password. Try not to use the same passwords on your accounts and don't recycle old passwords.
5. If you are traveling overseas, don't open work emails unless you know for sure you're on a secure network. Although the email may not contain confidential information, you do not want a hacker to have the ability to infiltrate the company you work for. And besides you are on VACATION. Deal with work when you get back!
6. Wi-Fi connections in cyber cafes, public areas and hotels are not safe. If you need to connect to the internet, use a trusted VPN connection at all times.
7. Disable the Wi-Fi option on your devices when not in use.
8. Last but not least try not to do ANY financial transactions on your devices.



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## Bitcoins: 101

There has been a lot of buzz about bitcoins over the last couple of years and its only gaining in popularity. Many companies are seeking ways to be able to offer bitcoins as a payment option for goods and services. Although it is gaining momentum within the tech world, many still don't understand what bitcoins is or how it works. To follow is a description of this currency and some basic facts to help understand what it is all about.

### What is bitcoins?

At the height of the financial crisis in 2009, bitcoins was created by a software developer called Satoshi Nakamoto. His goal was to create another currency other than actual money to complete monetary transactions on the internet. The theory behind bitcoins, also known as cryptocurrency, was to cut out the middle man - the banks. No one person owns bitcoins and no one person controls it. It was seen as a way to give the public control in a banking world that many thought was uncontrollable in 2009. The currency is not regulated by any bank or government which is what has made it so popular.



### How do you earn bitcoins?

There are two ways to get bitcoins. Traditionally, currency is based on silver and gold. But bitcoins is based on math. One way to earn bitcoins is through a mathematical formula created by the developer which produces bitcoins. This formula is called mining. Mining in itself is extremely intricate and sometimes hard to understand. It can be done by anyone in the general public as long as you have a very powerful computer and the special software that solves complex math problems. Every time your computer gets a math problem correct you earn bitcoins. The second, more common, way to obtain bitcoins is to download a bitcoin wallet to your device and trade dollars for bitcoins on an online exchange forum.

## How does it work?

The digital currency is held and created electronically. Bitcoins are stored in a virtual wallet on the cloud or on the user's personal computer, tablet or mobile device. Once the bitcoin wallet is installed on a device, it will generate a bitcoin address. You can use your bitcoins to purchase goods and services online, or you can save them for a rainy day and hope that their value increases over time. Bitcoins can be sent to anyone, any time. Each bitcoin transaction is processed through a private network of computers and is recorded in a public log using the user's wallet ID. That log tracks all transactions of a bitcoin and discloses the history of the bitcoin and how it was earned and spent; however, names of the buyers and sellers are never revealed.



## The down side to bitcoins

One of the big downsides to using bitcoins is once it's used, it's gone. There are no refunds or reversible transactions. The only way you can get a refund is if the user on the receiving end of the bitcoins decide to give back the funds. Another big concern about bitcoins is the lack of regulations. The value of the currency has fluctuated greatly over the past couple of years and can be volatile due to the fact that only a limited amount of bitcoins will be made. Once the target amount has been reached no more bitcoins will be produced which can make the value increase in an unstable manner. Also, bitcoins is still a work in progress. Although several well-known companies use this currency there is still much that is unknown. Ensuring that using bitcoins is a safe alternative to standard bank cards and credit cards is still being evaluated.

## Benefits of bitcoins

What most people want is to have absolute control of how and where they use their money and bitcoin offers that. There is very limited restrictions on how or where funds can be transferred. Another major benefit is the privacy aspect. No personal information is ever disclosed about the person using or receiving bitcoins which will help prevent against identify theft. And last but not least, transparency. As mentioned in the beginning of this write up, all bitcoin transactions are recorded and saved in a ledger that is public. Anyone at any time can use the ledger to verify transactions of a bitcoin.

It's safe to say this technology is still up for debate especially in terms of regulation and access. Bitcoins is far from perfect but it is opening the possibility for consumers to see and use money in a different way. Some major banks are monitoring the progression of bitcoins closely. They are intrigued by the idea of having a digital currency and see enormous potential. Banks like other industries don't want to miss out on the next wave of technology that has the ability to help customers and their bottom line. But this new digital currency is still in its infancy and only time will tell if bitcoins will be a major contender.