



We at Tamalpais Bank would like to make you aware of some information that may be helpful to you as you deal with some modern risks when using your computers at home. The information below is provided by the Federal Trade Commission as a helpful guide for all consumers. If you have any questions about this information, please contact Tamalpais Bank's Information Technology Support Line at 415-526-6470.

“Pop Up Spam”

Are you interrupted by a stream of “pop up” messages that stop you from using your home computer until you close them? Are you tired of seeing one message invariably morph into more — even when you're not using your Web browser? Are you frustrated by the fact that many pop up spammers are advertising software to block the exact type of messages they're sending? It's a high-tech variation on a classic scam: Pop up spammers want your money to fix the very problem they created.

Persistent and annoying, pop up spam also is a signal that your home computer is open to hackers. They could use this vulnerability to take over your computer and install new programs; view, change, or delete data; or create new accounts that give them full access to your machine. According to the FTC you can block unwanted pop up messages and better protect your computer from hackers. It's as simple as turning off the Microsoft Windows feature that allows pop up messages, or installing and running a firewall. The advantage of a firewall is that it prevents other types of unauthorized access to your computer, beyond pop up spam. Neither approach will stop pop up advertisements sent to your browser by a Web page you are visiting.

Disabling Windows Messenger Service

Pop up spammers are exploiting a feature of the Microsoft Windows operating systems known as Messenger Service. Despite the name, Windows Messenger Service doesn't have anything to do with instant messaging. It is designed to provide users on a local- or wide-area computer network with messages from the network administrator. For example, a company's network administrator might send a message to all its users that the company's network will be shutting down in five minutes. If your home computer is connected only to the Internet, you may not have any practical uses for Windows Messenger Service. If your computer is on a business or home network, however, shutting off Messenger Service might not be the best approach. Your network should be protected by a firewall.

Disabling the messenger service will prevent the possibility of pop up spam. To disable:

- Click **Start**, and then click **Control Panel** (or point to **Settings**, and then click **Control Panel**).
- Double-click **Administrative Tools**. Double-click **Services**. Double-click **Messenger**.
In the **Startup** type list, click **Disabled**. Click **Stop**, and then click **OK**.

Installing and Running a Firewall

Another way to cut off pop up spam is to run a firewall — software or hardware designed to block hackers from accessing your computer and getting into your programs and files. A firewall is different from anti-virus protection: Anti-virus software scans incoming communications and files for troublesome files; a firewall helps make you invisible on the Internet and blocks all communications from unauthorized sources. It's especially important to run a firewall if you have high-speed Internet access through a cable modem or a DSL (digital subscriber line) connection. Some recently released operating system software (including Windows XP) comes with a built-in firewall. Because it may be shipped in the “off” mode, check your online “Help” feature for specifics on turning it on and setting it up properly. If your operating system doesn't include a firewall, you can install separate firewall software that runs in the background while you use your computer and surf the Internet. Several free firewall software programs are available on the Internet. (You can find one by typing “free firewall” into your favorite search engine.) Or you can buy a hardware firewall — an external device that includes firewall software. Like anti-virus software, a firewall needs to be updated regularly to stay effective.

If you want to complain about a deceptive pop up spam message, use the FTC's online complaint form at www.ftc.gov. Your complaint will be added to the FTC's Consumer Sentinel database and made available to hundreds of law enforcement and consumer protection agencies. Be sure your complaint includes the name of the company or Web site.

For More Information

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, **1-877-FTC-HELP** (1-877-382-4357); **TTY: 1-866-653-4261**. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.