

What is “Whaling” and is it like “Phishing”?

Whaling is a specific form of 'phishing' or 'spear phishing'. It is a digital con game meant to target upper managers in private companies. The objective is to swindle the upper manager into divulging the confidential company information on their hard drives, the same way phishing lures the average computer user to divulge personal information.

Whaling, like any phishing con game, involves a web page or email that masquerades as being legitimate and urgent. In a regular phishing scam, the web page/email might be a faked warning from your online bank or from PayPal. The faked page might frighten the target with claims that their account has been charged, and that they must enter their ID and password to confirm the charge. In the case of whaling, the masquerading web page/email will take a more serious executive-level form. The content will be crafted to target an upper manager and the person's role in the company. The content of a whaling attack email is often written as a legal subpoena, customer complaint, or executive issue.

What Exactly Does a Whaling Scam Email Contain?

Whaling scam emails are designed to masquerade as a critical business email, sent from a legitimate business authority. The content is meant to be tailored for upper management, and usually involves some kind of falsified company-wide concern. Sometimes, the whaling email will claim to be from the Better Business Bureau, seeking to confirm a complaint against the target company. Whaling phishermen have also forged official-looking FBI subpoena emails, and claimed that the manager needs to click a link and install special software to view the subpoena. Unfortunately, managers often fall for whaling email scams. In a recent whaling scam: 20,000 corporate CEOs were attacked. Approximately 2000 of them fell for it and clicked on the whaling link, believing it would download a "special" browser add-on to view the entire subpoena document. In truth, the linked software was a key logger that secretly recorded the CEOs passwords, and forwarded those passwords to the con men. As a result, each of the 2000 compromised companies was further hacked in some way, a few of them were particularly damaged by the attacks.

How can I protect myself?

TECU members should know that TECU will NEVER solicit you for personal or private information via email, phone or online. If someone is requesting that you give out personal information unsolicited by you, you should see this as what it really is, a red flag. If you suspect that you have received a phishing email from an institution, call up the real company with a phone number you trust to find out what is going on. Never reply to it. Delete it from your inbox. Remember – why would anyone want to confirm information that they already have? Something sure smells phishy!

Excerpts from <http://netforbeginners.about.com/od/scamsandidentitytheft/f/What-Is-Whaling-Spear-Phishing.htm>

Ontario Photo Card

At the Energy Credit Union we are required by our regulators to have valid ID for all accounts. Even if you have been a member for years we would still need to update your file. We have come across a few members who do not drive, and as such do not hold a driver's licence. For those members, you may want to consider getting an Ontario Photo Card. It is a wallet sized card that provides government-issued identification to those Ontarians who do not have a driver's licence, making it easier to do things such as travel, open an account at a financial institution, and perform any other activities that require official identification. You can apply for an Ontario Photo Card if you do not drive, are a resident of Ontario and are 16 years of age and older. The cost is \$35 and you can pay by Visa, MasterCard, American Express, Debit, Cash and Certified Cheque. Please visit the Service Ontario website at <http://www.ontario.ca/government/ontario-photo-card> for more information.



Head Office

14 Carlton Street
Toronto, Ontario M5B 1K5
Fax 416-542-2735

Service Centre

500 Commissioners Street
Toronto, Ontario M1M 3N7
Fax 416-542-2631

Gerdau Branch

(Restricted Access)
1801 Hopkins Street South
Whitby, Ontario L1N 5T1
FAX: 905-668-2807

Southlake Branch (in Medical Arts

Building at 581 Davis Drive)
596 Davis Drive
Newmarket, Ontario L3Y 2P9
Fax: 905-953-5490

Transportation Branch

1070 Botanical Drive 2nd Floor
Burlington ON L7T1V2
Fax: 289-337-1860

Phone:

Local: 416-542-2522
Gerdau: 905-668-8811 ext 2329
Southlake: 905-895-4521 ext 2503
Transportation: 289-337-1850
Toll Free: 1-888-942-2522

E-mail:

mail@theenergycu.com

Telephone Teller

Local: 416-465-8251
Toll Free: 1-866-222-0630

Member Security:

security@theenergycu.com

www.theenergycu.com
www.urbanvault.com

My Name: Mark McDonald

My Job Title: Financial Services Manager/Technical Support, Health & Safety Representative

My job includes (1 to 4 sentences): Managing the Loan Department, Technical Support and Health and Safety. I am also responsible for assisting in the launch of new and exciting products available through Internet Banking and Mobile Banking.

My strangest or funniest Energy CU memory is: Accidentally dropping my first paycheck in the mail without an envelope (It was kindly mailed to me by Canada Post)

My favourite part of my job is: Making a difference in other's lives.

My Hobbies: Running, Cycling, Swimming, Hot Yoga, Gym.

My Pet Peeve: People that are late/Change plans last minute.

My Nickname: Markdonald, Sparky.

Something you'd probably be surprised to know about me is: I am an Ironman.

The thing I most enjoy doing is: Training with friends for various long distance races.

In high school I thought I'd end up as: An Accountant.

My friends say this about me: That I'm kind, compassionate, caring and funny. Sometimes they can't believe the things that come out of my mouth.

If I had one wish I would: Wish for more wishes.

The first thing I do when I get home from work is: Get ready to go back out to train.

My idea of a perfect Saturday is: Sleep-in, train, hang out with friends/family.



The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails.—William Arthur Ward

Get to know us

- Diane Kocet AMP, A.C.U.I.C, B.A.** Chief Executive Officer
- Dahlia Da Costa AMP** Operations Manager/ Compliance, Complaints and Security Officer
- Mark McDonald AMP, F.C.U.I.C.** Financial Services Manager/Technical Support, Health and Safety Representative
- Gosha Kosakowska CGA** Finance and Risk Officer
- Cori Andrade** Branch Manager 1
- Nicole Lake F.C.U.I.C.** Marketing Operations and Member Relations Coordinator/ Privacy Officer/ Newsletter Editor
- Beth Wallace** Wealth and Estate Services Coordinator
- Charmaine Coy AMP** Financial Services Administrator/Deputy Privacy Officer
- Madura Sivapatham B.A.** Accounting Administration Representative/Member Service, Deputy Compliance Officer
- Liana Crimi** Member Service Officer/ Clearing Administrator
- Diana Donohue** Member Service Representative
- Kerri Ann Mitchell** Member Service Representative (Contract)
- Martin Grubb** Member Service Representative (Volunteer)
- Brenda Eberhardt** Member Service Representative
- Ross Holland** Consultant
- James Clairmont** Consultant
- Georgia Bailey** Consultant

