**Cyber Security Meeting Minutes**

**1.5.2022**

**Chair Andrea Somers, Florida Agency Network**

**Vice Chair Shelly Mannebach, Investors Title Insurance Company**

Andrea opened meeting welcoming everyone. Thanks everyone for taking survey to see where we want to head in 2022!

Recap. Last years’ sub committees

* Cyber Security Library
* Cyber Security Best Practices
* Cyber Security Education and Training

Results are in from Survey:

People want to see more education, protections, fraud, cyber security, remedies for cyber threats

Communicating better as a committee, educating members on where to find materials and tools.

Narrowed focus down in some areas to form subcommittees

 **Education Subcommittee**

 Ideas for webinars

 Possible road shows

**Communication and Awareness Subcommittee**

 Focus on sharing information

 Communicating in various ways to members

 Tidbits each month, newsletters, etc. Getting the word out.

 **Cyber Security Best Practices Subcommittee (likely not ongoing)**

Last year we created our Best practices document. Will be presented to Board for approval. We may have more work to do and if there is, we will keep this subcommittee open.

**Cyber Security Library Subcommittee (to be combined with Communication and Awareness)**

 Wrote articles every other month. In our survey, we had suggestions to keep this committee going. Should we combine with the new committee communication and awareness subcommittee? Feedback from everyone said to combine. Maybe shorten some of our information into tidbits.

**If interested in joining any Subcommittee, please email Andrea, Scott and Shelly. If you have ideas for speakers, please send them. Shelly and Andrea will be leading up all subcommittees. All subcommittees are only 30 minutes a month.**

Shelly feedback on article: [Scam Alert: Florida a Top State for Spam Texts](https://www.flta.org/resources/Documents/Cyber%20Security/2022%20Cyber%20Security/Scam%20Alert.pdf)

Communicated to Florida Realtors. Florida is top state for Spam texts. Attached to minutes: LINK. Get messages to realtors because they are clicking on texts that come in and they are downloading bad links that attacks their email etc. Robo texters can ignore US Law. If you register to DO NOT CALL REGISTRY, the robo callers are exempt from texts. More robo texts and less robo calls. Normally texts coming from 5-6 digit codes are normally spams They list the codes which are legitimate. Floridians will get 5 billioin texts this year that will contain malicious malware. Paul McLaughlin: Florida recently enacted a mini TCPA. Fairly harsh penalties. It is front of mind with legislators. May be a good first article to do. Feel free to contact Paul to start that article.

Another article [The Compliance Risks of Social Media](https://www.flta.org/resources/Documents/Cyber%20Security/2022%20Cyber%20Security/RESPA_News_Monthly_0122_Edition.pdf)

Shelly reports….as companies we have done a pretty good job to protect ourselves regarding infrastructures in businesses, encryptions, etc. Only as good as our weakest link. Employees are clicking on things (Linked in/Instagram/FB/Messengers on Social medias) on their portable devices; company phone, company emails is where it is often infiltrated. Access to contacts, emails, corporate information. You just can’t protect your network and email, you have to consider your mobile devices as an extension of your network. Good practice to review company guidelines for social media, clicking on links even on business networks. Amanda Hersem has a friend who does collections work on these types of issues. She will contact him to see if he can share some information. Possibly be on a lunch and learn. She will contact him and get with Shelly.

Round Table discussion:

Shelly Question: Does anyone have any experience with the National Cyber Security Alliance group? Staysafeonline.org They will reach out to Jeff and get more information.

ALTA and MISMO are hosting a data privacy seminar in Clearwater next Friday. Part of the digital bootcamp.

Andrea: Wire fraud tale: Couple purchasing a home. Followed protocol. Older couple. Here is our portal, here is how we will communicate with you, etc. Sitting at closing table. Closer. We still don’t have your wire. They wired two days ago. $192,000. Jumped into action. They called their bank immediately. Called Secret Service. Started investigation on receiving bank as well sending bank. Secret service insisted that the account be frozen and not go out of that receiving bank. Were able to get the money. Took about 6 weeks. Phone calls to bank every day. Its being worked on, being processed. Rough time. They got everything back. Secret service investigated all emails, etc.

Robert Cohen: Text message came through to company that said there was fraud in your account. Click here and enter your old password.

Lee Swaffield: Two differences: Positive Pay (Rynoh) and Payee Positive Pay (through the bank). Check # and amount is what Positive Pay helps. Payee Positive pay checks the person. She got a bad check. Check washing/fraud is still prevalent. Rynoh Pay option is good to have. Mobile and remote deposits bypass positive pay.

Chris Condie: Agent sent recs to uw. Fraudulent checks found in review. Someone created checks to look similar to agents checks. There were 10-12 checks from $100 to $400, just the date and just the amount. No payee, no fill in, no signature on checks and the bank clears all the checks. We are told the banks are not even checking the checks. It was over $100,000 of fraudulent checks that went through. This agent also has positive pay. Let’s continue to talk about check fraud, etc. Reconciling daily is very important. Decreases the amount of $ you would need to float. Of course you get money back, but it is a headache.

Robert Cohen: Wells Fargo security department called to verify a large wire he was sending. They were requiring 2 factor authentication. He started a conversation with this banker. We should start having conversations with the banks. While you are going through the hoops to verify these things. Can you telephone the title agency to make sure the $ is going to the correct place. No one at the branches are asking the simple questions. As an industry we should start making standard practices.

**Reminder: This committee meeting meets the first Wednesday of every month at 10:00 a.m. - 11:00 a.m. EST**