

## Cybercrooks targeting small businesses. Tips to stay safe online.

Firewalls. Anti-virus software. Backups. Zzzzzz.

Yep, computer security is kind of a boring topic, isn't it? You've heard it all before, and after awhile it starts to sound like Charlie Brown's teacher: "Wah wah WAH wah wah."

Until, "Hey! How'd they get my customers' information?!" or "I didn't buy that!"

Not to scare you, but recent news reports of "cyber robbers" targeting small businesses, local governments, school districts, churches and non-profits stress the importance of securing your computers and your all-important records.

Cyber criminals go where the money is, and they know that smaller firms don't have big IT departments to help block common cyber schemes such as "phishing," malware, spyware and other ways to obtain your confidential data—and your money.

ViewPoint Bank Director of Information Security Scott Floyd says the most important thing a small business can do is have a formal security policy in place and educate employees on that policy.

If you don't have a formal security policy, you're not alone. A recent security survey shows only 28% of U.S. small businesses have formal Internet security policies and just 35% provide training for employees about Internet safety and security. At the same time, 86% of these firms don't have anyone solely focused on information technology security. All the more reason to beef up that security!

**A strong security policy should include the following:**

**Limit use of computer systems to business-only purposes and to known and pre-approved business partner sites.** This isn't to keep your employees from updating their Facebook statuses on company time. It's to keep bad guys from infecting your computer via Web browsing, downloads or e-mails.

### **Use a dedicated computer for conducting financial or other confidential transactions.**

Cyber crooks are becoming more sophisticated, so it's best to just cut them off at the start with this extra level of security. It may cost you more to invest in another computer, but with a dedicated system that doesn't allow e-mail or Web browsing to other sites, you can keep your accounting, payroll and other financial accounts safe from cyber theft.

**Keep your firewall turned on.** A firewall helps protect your computer from hackers who might try to gain access to crash it, delete information or steal passwords or other sensitive information. The software is prepackaged on some operating systems or can be purchased for individual computers.

**Install or update anti-virus software on all systems.** Anti-virus software is designed to prevent malicious software programs—malware—from embedding on your computer. Viruses can infect computers without users' knowledge and are easily passed on to others.

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### Is there a “one-stop-shop” for information about operating a small business?

Check out ViewPoint Bank’s online business resources page at [viewpointbank.com/home/business/online](http://viewpointbank.com/home/business/online). In addition to providing online business management tools such as spreadsheets, calculators and templates, it offers a Business Resource guide filled with more than 30 links to some of the more useful organizations for small businesses and the self-employed. The best-known of these is the **Small Business Administration** at <http://sba.gov>, but other helpful sites include:

#### America’s Small Business Development Center

This organization provides free online education for small and medium-sized businesses. [www.asbdc-us.org/](http://www.asbdc-us.org/)

**Collin County chapter:**  
<http://collinsbdc.com>

**North Texas chapter:**  
<http://ntsbdc.org>

#### National Association for the Self-Employed

The nation’s leading resource for the self-employed and micro-businesses. The NASE supports the micro-businesses segment by providing access to benefits and resources that are routinely available only to larger corporations. <http://nase.org>

#### U.S. Government Business Advisor

Provides information to assist business owners in navigating the maze of government services. [www.business.gov/](http://www.business.gov/)

#### Counselors to America’s Small Business (SCORE)

Provides free small business mentoring and training. [www.score.org](http://www.score.org)

**Local chapter:**  
[www.dallas-score-22.org](http://www.dallas-score-22.org)

**Install or update anti-spyware technology.** Spyware is software that is surreptitiously installed to let others watch your activities on the computer. It can collect information about you without your knowledge. Signs of spyware include frequent pop-up ads, unexpected icons on your desktop, random error messages or sluggish computer performance. Be cautious of pop-ups offering anti-virus or anti-spyware software—these may be installing viruses themselves.

**Never open e-mail or attachments from unknown or suspect sources.** Oh, and be wary of forwarded attachments from people you do know. They may have unwittingly forwarded you malicious code.

**Never share your access ID or password with anyone.** No explanation needed, right?

Signs of spyware include frequent pop-up ads, unexpected icons on your desktop, random error messages or sluggish computer performance.



**Back up your data.** Copy important files to disk or some other storage device so you’ll have a working copy ready to be restored if the original is lost, damaged or corrupted. Computer viruses aren’t the only worry here—power failures, system crashes, fire or even simple human error can make you lose essential records and your hard work.

**Turn off your computer and lock it.** While it’s tempting to leave your computer on and ready for action, being “always on” renders computers more susceptible. Turning the computer off severs an attacker’s connection.

**Don’t forget security on the go.** We all hear of stolen laptops and mobile phones. Protect your “portable office” tools with passwords, and use encryption on them as well. Some encryption is built in to phones, so familiarize yourself with their security settings.

## 2009 Cyber Security Study: Small Businesses need to be more careful.

A 2009 report from the National Cyber Security Alliance and Symantec finds businesses are not doing enough to protect themselves and their customers from security threats.

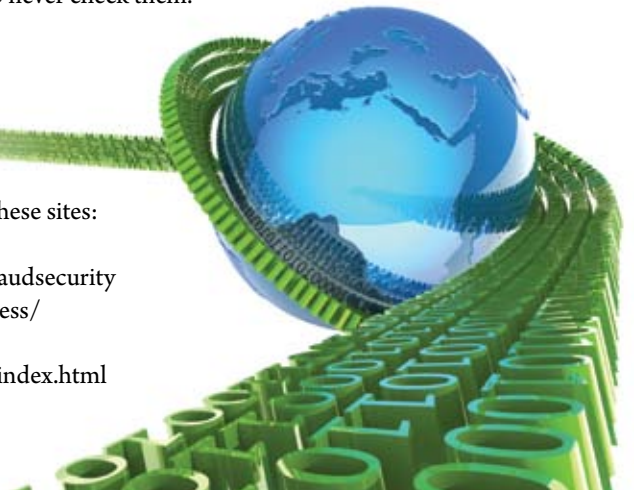
- Small businesses store important company-related data on their computer systems: 65% store customer data; 43% store financial records; 33% store credit card information; and 20% have intellectual property and other sensitive corporate content online.
- 86% of these firms don’t have anyone solely focused on IT security.
- 53% of firms check computers to ensure that anti-virus, anti-spyware, firewalls and operating systems are up to date, and 11% never check them.

*Source: 2009 National Small Business Cyber Security Study*

### Resources:

For more details on staying safe online, visit these sites:

- [www.viewpointbank.com/home/resource/fraudsecurity](http://www.viewpointbank.com/home/resource/fraudsecurity)
- [www.staysafeonline.org/content/small-business/](http://www.staysafeonline.org/content/small-business/)
- [www.lookstoogoodtobetrue.com/](http://www.lookstoogoodtobetrue.com/)
- [www.fdic.gov/consumers/consumer/guard/index.html](http://www.fdic.gov/consumers/consumer/guard/index.html)



# Spotlight: Advertising and Marketing

Given their depiction on TV over the years, you'd think that all advertising people do is knock back cocktails, throw parties and yell at their staff. "Mad Men" and "Melrose Place" notwithstanding, the industry is a bit more involved. And while we can't verify the cocktail imbibing, we'd bet conspicuous caffeine consumption is rampant.

The U.S. advertising and marketing services industry is highly fragmented: the top 50 companies generate less than 40 percent of revenue. Demand for advertising and marketing services comes largely from businesses that sell consumer products, entertainment, financial services, technology and telecommunications.

Ad agencies main activities are developing ads for a variety of media and placing ads with media outlets. Large agencies provide a full range of services; smaller ones tend to specialize in market or product niches.

The profitability of individual companies depends on creative skills and maintaining client relationships. Large companies benefit from being able to serve the varied needs of major customers. Small companies can compete by focusing on niche markets or by offering lower pricing.

**Where the money is.** Most revenue comes from commissions on "billings"—the amounts customers spend actually buying ad time. Thirty-five percent of industry sales are from advertising for print, broadcast and online media; 20 percent comes from direct mail advertising; and 10 percent from public relations. Other services include display ads, media buying (purchasing ad time or space from media outlets and reselling it to agencies or advertisers), and media representation (selling ad time or space on behalf of media outlet owners).



**Where the money goes.** No, not to booze and parties. Salaries are the largest expense for advertising companies, often amounting to between 50 and 70 percent of revenue. Recruiting and retaining staff is a major concern for individual companies.



## Challenges

**Keep those customers happy.** Many agencies have just a few customers, and the loss of a single large account can lead to huge adverse consequences. Though agencies often specialize in an industry, they generally can't work for more than one client at a time in that industry.

## It's always the economy.

Demand for advertising and marketing services is highly sensitive to the health of the overall economy. Spending by clients depends heavily on consumer confidence and retail sales.

## Wha..? Advertising can be annoying?

The intrusiveness of some advertising practices has prompted calls for more legislation and regulation. Junk mail, e-mail "spam," telemarketing calls, and the collection of personal information about individuals so they can be targets for specific advertising are issues resulting in increasingly restrictive federal legislation.

**Rules, rules, rules.** Advertisers are challenged by ever-expanding rules, prohibitions, media restrictions, label disclosures and warning requirements for specific products. In general, advertisers must conform to standards set by the FTC, the FCC, various voluntary industry groups, and individual media companies, such as TV networks.

**Fast forwarding is not their friend.** New technologies allow TV viewers to avoid commercials, either by editing them out altogether or by turning the sound off. Devices like DVRs let viewers speed through commercials.

## Trends and Opportunities

**They'll tell two friends, and so on...** Many ad agencies have cut spending across various marketing programs, with the exception of word-of-mouth (WOM) campaigns. WOM programs allow clients to engage customers directly and thus measure a campaign's effectiveness.

**We'll catch you online...** The expansion of the Internet as a media outlet has presented agencies a new way to reach a highly targeted audience. Local Internet advertising has particularly shown strong growth in recent years as small businesses tap the medium's potential.

**...Or in the store.** In-store TV marketing, which runs commercials and infomercials on TVs in retail stores, has resulted in sales boosts for the products it advertises. The systems are expensive, but retailers can subsidize costs by negotiating with vendors to feature their products. Shelf-talkers—little advertising signs on the edge of a shelf—and end-aisle displays have also been successful in attracting consumer attention.

**Just Google it.** Technological advancements by major providers such as Google have made search engine marketing a viable option for businesses. These advancements let advertisers select groups of users based on what Web sites they previously visited, for instance. Many advertisers are shifting their budgets from traditional media such as newspapers to search engines.

## The numbers

**35,000**

Number of U.S. advertising and marketing companies

**\$80 billion**

Combined annual revenue of advertising/marketing companies

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Private Client Services  
**972-801-5888**

Website  
**[viewpointbank.com](http://viewpointbank.com)**



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## FREE Business Seminar

### Creating a Successful Elevator Speech



Ramona Logan brings 30 years of broadcast journalism experience to her Image Advantage clients, providing media and public relations training. Ramona's award-winning broadcast journalism career was built at NBC 5 in Dallas and KOCO-TV in Oklahoma City.

An effective elevator speech is the most powerful and concise description of you, your company or your products. Don't miss an opportunity to engage the attention of a potential client because your 30-second elevator speech is flat.

In this mini-workshop, media expert Ramona Logan will:

- Help you develop skills to communicate what is unique about your business
- Have potential clients wanting to know more about your services
- Separate you from the pack in your industry

**Thursday, March 11, 2010  
7:30 A.M. to 9:30 A.M.**

**ViewPoint Bank – Plano Central**  
1201 W. 15th Street, 3rd floor – Dallas Room  
Plano, TX 75075

A complimentary continental breakfast will be served.

Space is limited, so RSVP at [marketing@viewpointbank.com](mailto:marketing@viewpointbank.com) or 972-801-5814.