

## iS3 Offers Free Phishing Protection to Credit Unions

**BOYNTON BEACH, FL - March 2, 2006** – iS3, a developer of award-winning computer security software, announced today that it would offer free phishing protection to credit unions through its ZILLAbar. The ZILLAbar is a downloadable toolbar that works with Internet Explorer, providing additional functions. According to iS3 CEO Daniel A. Scaduto, the ZILLAbar was developed as baseline protection against identity theft. “When it comes to identity theft and online fraud, the odds are clearly against you: phishing, pharming, Spyware, identity theft? all of these things can disrupt a credit union’s business and damage its relationship with members.” Today, 8 out of 10 businesses are attacked and e-mail viruses alone are responsible for more than \$10 billion in lost productivity. Credit unions are at even higher risk: 4 out of 5 phishers counterfeit the branding of a financial institution.

Phishing frauds are now the Internet’s biggest identity theft scam. Phishing attacks use both social engineering and technical deceptions to steal members’ personal identifiers and financial account credentials. Socialengineering schemes send official looking e-mails that provide links to counterfeit Web sites designed to lure recipients into divulging sensitive personal data such as credit card numbers, account usernames, passwords and Social Security numbers.

Given the volume of e-mail that can be sent by bulk mailers, a phishing attack can hit millions of people within a few hours. The success rate for phishers is staggering. Phishers can replicate Web sites and other branding of credit unions, banks, merchants and credit card companies so well that an estimated 3%-5% of recipients unknowingly furnish phishers with data. Credit Union associations are vulnerable too. Both CUNA and NCUA have been phished.

**iS3 Offers CUs Free Phishing Protection March 2, 2006** Spear-phishing is a new, more efficient means of online identity theft; it’s personal because it’s targeted. When criminals send e-mails to known members of an institution, recipients are much more likely to be fooled by fraudulent sites if they have an affiliation with the institution whose site is being “spoofed.”

It’s one of the most insidious threats out there to Internet users, and many credit unions have been spear-fished. Among them are: The University of Kentucky Credit Union, Hudson Valley Credit Union in Poughkeepsie, New York, Cal State 9 Credit Union in California, Unitus Community Credit Union in Oregon, The Chief Pontiac FCU in Michigan, Lockheed Georgia FCU and Gwinnett FCU.

Even more dangerous, many phishing sites host Spyware. While the member's identity is being stolen, his or her computer is being set up for future malicious activities. This is known as pharming, a technical subterfuge scheme that installs Spyware on PCs to steal credentials directly, often using Trojan keystroke loggers.

"Phishing presents an immediate threat to credit unions and CUSOs," noted iS3 Director of Communications Jess Kalish. "It makes members wary of using their Web sites; it diminishes the ability to maintain a Web-based connection with members; it lowers member satisfaction and thwarts efforts to promote the expanded range of online services available to members. Long term, it serves to undermine the members' and the general public's confidence in Web delivery of online banking and other products and services."

Web services in the credit union world are especially vital to the survival of small and midsize credit unions as they provide low cost, high-touch member transactions. Properly done, Web services can enhance the personal relationship that members have with their credit unions.

With the ZILLAbar installed, the member receives a prominent real-time alert when attempting to access a site determined to be a known or potential phishing site. Members can still access these sites, but they will have been warned of the threat. Complete ZILLAbar functionality includes:

- Advanced Phishing protection: warns users of known and potentially malicious sites.
- Powerful search engine: Delivers high quality natural and sponsored SAFE results without leaving the homepage.
- Phishing Reporting: Enables users to report sites incorrectly determined to be SAFE or UNSAFE.
- Anti-Spyware: Free 90-day trial version of the award-winning STOPzilla anti-Spyware.
- A discounted subscription offer for ID Theft Insurance: This comprehensive ID Theft insurance, developed by Identity Safeguards in conjunction with AIG and Trans Union, provides protection, and in case of identity theft, recovery services, reimbursement up to \$20,000 and optional real-time credit monitoring.
- Direct link to the credit union's Web site. Members needn't select the site from a list of Favorites. Each time members boot up, they will be reminded that their credit union is helping to protect them from Malware, Spyware, Phishing and identity theft.

Combined, all serve to make Internet use more enjoyable and safer, and connect users with a community of those who have joined the war on malicious software.

### **Customizable**

The ZILLAbar was developed to be branded. iS3 can give it the look and feel of any credit union Web site, including logos, fonts, and color palette. The ZILLAbar, STOPzilla and all STOPzilla products integrate seamlessly with all major anti-virus programs, firewalls and corporate Virtual Private Networks (VPNs). These features make it a valuable addition to the standard Internet Explorer toolbar and a significant benefit of membership. Equally important, it reinforces the credit union philosophy of trusted business communications, reliability and security.

### **Partnership with Credit Unions**

“We are looking to form profitable partnerships with credit unions because we see a natural affinity,” explained iS3 Vice President of Sales Rick Trefzger. “We both wear the white hats; we both work hard to protect the interests of those who depend on and trust us; we both function in a climate of increasing online threats.

### **As part of this offering:**

iS3 will offer a free ZILLAbar to all computer users affiliated with the credit union, as a benefit of credit union membership.

- iS3 would brand the generic ZILLAbar for any credit union, per their requirements.
- Members could download a free 90-day subscription to STOPzilla Version 4.3, by far the most technologically advanced software for combating Spyware. Members would have the option to convert to a paid one-year subscription at the discounted rate of \$24.95 annually, and iS3 would pay the credit union \$4 for each paid subscriber.
- Members would receive an offer for discounted ID Theft Insurance from the most reputable providers in the business. This package, offered in conjunction with Secure Identities, includes products and services provided by TransUnion and AIG.
- iS3 would provide all services, including free 24/7 live customer support, updates, upgrades and other maintenance.
- iS3 would provide professionally rendered ads for electronic and print media, as required.

## How it Works

The ZILLAbar's advanced phishing protection uses multiple sources and two distinct technologies to detect known and potential phishing sites.

Every day, as often as every five minutes, the definitions (URLs) of the latest known phishing sites are downloaded from multiple databases and included in product updates.

In addition, the ZILLAbar uses heuristics -analysis of behavior- to determine the likelihood that a particular site is UNSAFE. The ZILLAbar's unique Anti- Phishing Scoring Engine puts the Web content in the user's browser through a set of evaluations intended to identify fraudulent sites. When the score reaches the threshold level, the ZILLAbar displays a warning indicating that the site the user is attempting to visit is a potential phishing site. The ZILLAbar, which can be co-branded for partners, integrate seamlessly with all major anti-virus programs, firewalls and corporate Virtual Private Networks (VPNs).

**About iS3:** iS3 was incorporated in Florida in 1991 as International Software Systems Solutions, Inc. In ten years as a consulting firm, iS3 developed powerful enterprise solutions for clients such as IBM, Kmart and Federated Department Stores. In response to the flood of Internet ad delivery systems, iS3 developed a new kind of product: STOPzilla™. Keeping pace with the increasing sophistication of malicious software, STOPzilla has evolved to become the most effective anti-Spyware solution on the market. In the past five years, STOPzilla's CNET award-winning technology has raised the standard in computer security, and now protects customers in more than 60 countries.