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We promise to know you and help you.

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- Q&A session will be held at the end of the presentation.
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### **About CLA**

- A professional services firm with three distinct business lines
  - Wealth Advisory
  - Outsourcing
  - Audit, Tax, and Consulting
- More than 5,400 employees
- Offices coast to coast
- CLA's information security team combines certified technical professionals, including system administrators and network engineers, with CPAs who have key industry and IT audit experience.



# **Learning Objectives**

At the end of this session, you will be able to:

- Detect the different ways hackers can access your personal and business systems
- Identify new and emerging cyber threats
- Isolate weaknesses in your systems
- Recognize defense tactics to thwart system threats



# Beyond the Firewall: How to Defend Against Cyber Threats

Are You Prepared?

WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

# **Cyber Security Services**

Cyber security assessment and consulting offered as specialized service for over 20 years

- > Penetration Testing and Vulnerability Assessment
  - ➤ Black Box, Red Team, and Collaborative Assessments
- ➤IT/Cyber security risk assessments
- ►IT audit and compliance
  - ➤GLBA/FFIEC, HIPPA/HITRUST, PCI-DSS, NIST, NERC/CIP, CJIS, etc....
- ➤ Incident response and forensics
- Security awareness training
- ➤ Independent security consulting
- ➤ Internal audit support



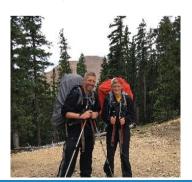
# C:\whoami





- "Professional Student"
- Science Teacher/Self Taught Computer Guy
- IT Consultant Project Manager IT Staff/Help Desk Hacker
- Assistant Scout Master (Boy Scouts)







### Raise Your Hand If...





Cloud Computing, Compute Model for a Smarter Planet Globalization and Globality Available Resources























JUST TAP & ASK





#### Sun Tzu:

"Know your enemy and know yourself and you can fight a hundred battles without disaster."

The Current State of Cybercrime

## Cyber Fraud Themes – "Know They Enemy"

- Hackers have "monetized" their activity
  - More sophisticated hacking
  - More "hands-on" effort
  - Smaller organizations targeted
  - Cybercrime as an industry



- Everyone is a target...
- Phishing is a root cause behind the majority of cyber fraud and hacking attacks

### **Largest Cyber Fraud Trends - Motivations**

- Black market economy to support cyber fraud
  - Business models and specialization
- Most common cyber fraud scenarios we see affecting our clients
  - Theft of PII and PFI
    - ♦ W2/Payroll/Benefit info
  - Theft of credit card information
  - Theft of Credentials and Account take overs
  - Ransomware and Interference w/ Operations



Date Made Public	Company	Total Records	Description of incident
10/22/18	The Centers for Medicare and Medicaid Services -	75,000	Description of incident  According to the press release on their website, "Earlier this week, CMS staff detected anomalous activity in the Federally Facilitated Exchanges, or FFEâ€"'s Direct Enrollment pathway for agents and brokers. The Direct Enrollment pathway, first launched in 2013, allows agents and brokers to assist consumers with applications for coverage in the FFE. At this time, we believe that approximately 75,000 individuals' files were accessed. While this is a small fraction of consumer records
10/10/18	Cigna	3,500	Decation of breached information: Network Server Business associate present: No
	Minnesota Department of Human Services	20,800	Decation of breached information: Email Business associate present: No
	Oklahoma Department of Human Services		Business associate present: Yes
	Dr. Amy Woodruff	10,862	2 Location of breached information: Network Server Business associate present: No
10/7/18	Dr. Robert Carpenter	3,000	D Location of breached information: Network Server Business associate present: No
10/5/18	Gold Coast Health Plan	37,005	S Location of breached information: Email Business associate present: Yes
	National Ambulatory Hernia Institute	15,974	Location of breached information: Network Server Business associate present: No
	Northwest Surgical Specialists, P.C.	2,050	Decation of breached information: Email Business associate present: No
10/3/18	Tillamook Chiropractic, PC	4,058	Location of breached information: Desktop Computer, Network Server Business associate present: No
10/1/18	Chegg	40,000,000	According to a filing the company left with the SEC, Chegg, a technology giant specializing in textbook rental, has confirmed data breach affecting some 40 million customers. Data exposed included usernames, email addresses, shipping addresses and hashed passwords. The company does not believe that financial data was taken.
9/28/18	Facebook, Inc.	50,000,000	Description of the New York Times, Facebook suffered an "attack" on their system that led to the exposure of information of \$0,000,000 users. "The company discovered the breach earlier this week, finding that attackers had exploited a feature in Facebookâ€"'s code that allowed them to take over user accounts. Facebook fixed the vulnerability and notified law enforcement officials.More than 90 million of Facebookâ€"'s users were forced to log out of their accounts Friday morning,
	Personal Assistance Services of Colorado, LLC	1,839	Business associate present: No
9/14/18	Guardant Health, Inc.	1,112	2 Location of breached information: Email Business associate present: No
	Catholic Charities Neighborhood Services,	565	5 Location of breached information: Email Business associate present: No

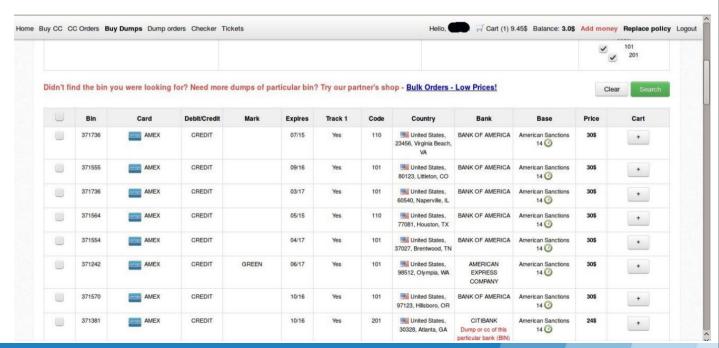
breaches?title=&breach\_type%5B%5D=285&breach\_type%5B%5D=268&breach\_type%5B%5D=267&org\_type%5B%5D=260&org\_type%5B%5D=262&org\_type%5B%5D=262&org\_type%5B%5D=261&org\_type%5B%5D=264 org type%5B%5D=257&org type%5B%5D=258&org type%5B%5D=263&org type%5B%5D=2437&taxonomy vocabulary 11 tid%5B%5D=2436&=Search+Data+Breaches



# **Marketplace for Stolen Information**

Attackers buy and sell data on cyber black market

"The Dark Web" - similar to amazon.com





# Firewalls Are Hard to Break People on the Other Hand...

Social Engineering Improves the Hackers Odds

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# What Makes Social Engineering Successful?

"Amateurs hack systems, professionals hack people."

Bruce Schneier

Social Engineering relies on the following:

- The appearance of "authority"
- People want to avoid inconvenience
- Timing, timing, timing...





# **Pre-text Phone Calls (Phishing by phone)**

- "Hi, this is Randy from Comcast Business users support. I
  am working with Dave, and I need your help..."
  - Name dropping → Establish a rapport
  - Ask for help
  - Inject some techno-babble
- "I need you to visit the Microsoft Update site to download and install a security patch. Do you have 3 minutes to help me out?"
- Schemes result in losses from fraudulent ACH transactions,...

# **Physical (Facility) Security**

# Compromise the site:

 "Hi, Sally said she would let you know I was coming to fix the printers..."



- Keystroke loggers
- Wireless access point
- CDs or Thumb drives







# **Email Phishing Is a Root Cause Underlying Most Breaches**

Two Minutes of Inconvenience

# **Email Phishing Objectives**

#### **Goals:**

- Convince target to do something
- Gain access to:
  - Business email accounts ("BEC" or "Business Email Compromise")
  - Financial accounts (payroll, AR/AP, e-Treasury management, etc.)
  - Network resources and confidential/sensitive information
  - Personal email accounts, cloud accounts, social media accounts

#### Malware infection via:

- Links to malicious website containing drive-by malware
- Email attachments
  - ZIP, RAR, HTA, JAR, etc....
  - Office documents with MACROS and/or PowerShell script

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Ignore X Junk → Delete	Reply Reply Forward More	Proposals SENT To Manager Team Email	Move	Rules * OneNote Actions *	Mark Unread Categorize ▼ Follow Up ▼	Translate  Translate  → Select →	Zoom	Dynamics 365			
Delete	Respond	Quick Steps	Fg.	Move	Tags г₃	Editing	Zoom				
Sat 10/27/2018 5:12 PM  Help Desk <mypassword@claconnect.com>  [External] ACTION REQUIRED: Password Review</mypassword@claconnect.com>											
To Romes, Randall J.											
Retention Policy CLA Inbox - 18 Months (I year, 6 months) Expires 4/27/2020											

#### IMPORTANT SECURITY NOTICE

Due to a recent rise in security breaches in our industry, the government has mandated higher information security standards. As passwords are the primary mechanism of defense against unauthorized access, we are being required to check the complexity of all employees' passwords and recommend changes if they fall short of the standards.

Every three years, CPA firms are required to obtain an independent review of their system of quality control for their accounting and auditing practice. The most recent review report received by CLA expressed a rating of pass, which is the most positive report that can be received!

Please assist us in continuing to be compliant and visit <a href="https://passwordsecurity.claconnect.com">https://passwordsecurity.claconnect.com</a> to test the strength of your passwords. Failure to do so may result in your account being locked out.

Thank you for your cooperation,

#### **CLA IT Security**

This email may contain confidential and privileged information for the sole use of the intended recipient.

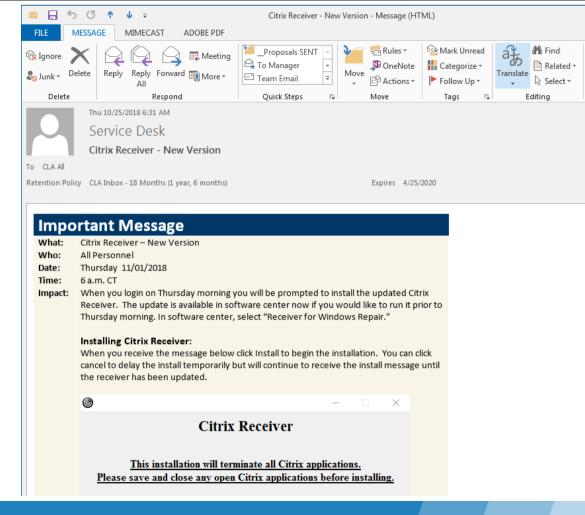
Any review or distribution by others is strictly prohibited.

If you are not the intended recipient, please contact the sender and delete all copies. Thank you.



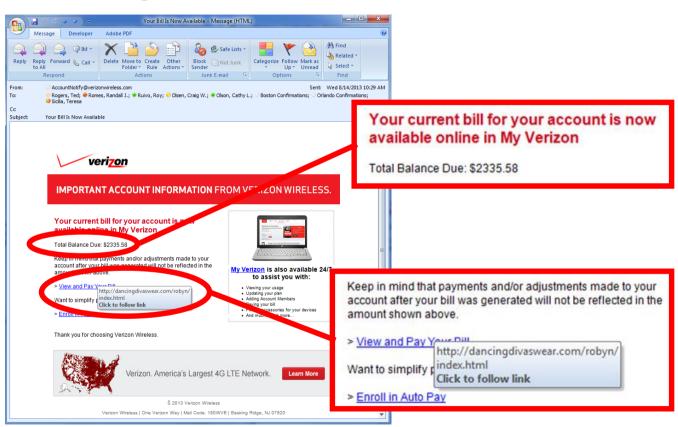
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# **Phishing?**







## **Payment Fraud**

Impersonation and Persuasion

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# Payment Fraud – Account Take Overs

- Most organizations and individuals perform payments electronically
  - Wire transfers & ACH payments
  - Online banking
- Corporate Account Take Over (CATO)
  - Compromise accounts/credentials that can move money
- Persuasion Attacks
  - Convince others to send money

# **Corporate Account Take Over's (CATO)**

- Electrical Contractor vs. Bank
  - >\$300,000 stolen via ACH through CATO
  - Internet banking site was "down" DOS?
  - Contractor asserting bank processed bogus ACH file without any call back – controls were not consistent
- Escrow Company vs. Bank
  - >\$400,000 stolen via single wire through CATO
    - ♦ Escrow company passed on dual control offered by the bank
  - Court ruled in favor of bank
  - Bank demonstrated risk conversations, escrows companies waiver of controls, and acceptance of risk



### **Persuasion Attacks**

#### CEO asks the controller...

#### Omaha's Scoular Co. loses \$17 million after spearphishing attack

Fraudsters convinced an Omaha company to send \$17.2 million to a bank in China



By Maria Korolov | Follow CSO | Feb 13, 2015 4:20 PM PT

#### Common mistakes

- 1. Use of private email
- 2. "Don't tell anyone"

Fraudsters targeting an Omaha company last summer used extremely well-targeted emails to convince its controller to send a series of wires totaling \$17.2 million to a bank in China.

First, there were emails, supposedly from the CEO, saying that Scoular was buying a company in China. The emails weren't from the CEO's official email address, and, moreover, warned the controller not to communicate about the deal through other channels "in order for us not to infrince SEC regulations."

The emails also instructed the controller to get the wire instructions from an actual employee of the company's actual accounting firm, KPMG. Plus, the phone number provided in the email was answered by someone with the right name.

MORE ON CSO: How to spot a phishing email

Since Scoular was, in fact, discussing expanding in China, the controller fell for the emails and sent off the money.

http://www.csoonline.com/article/2884339/malware-cybercrime/omahas-scoular-co-loses-17-million-after-spearphishing-attack.html



### **Persuasion Attacks**

### KrebsonSecurity

In-depth security news and investigation

https://krebsonsecurity.com/tag/bec/

#### CEO asks the accountant...

#### Common mistakes

- 1. Use of private email
- 2. "Don't tell anyone"

#### 18 Firm Sues Cyber Insurer Over \$480K Loss

A Texas manufacturing firm is suing its cyber insurance provider for refusing to cover a \$480,000 loss following an email scam that impersonated the firm's chief executive.

At issue is a cyber insurance policy issued to Houston-based Ameriforge Group Inc. (doing business as "AFGlobal Corp.") by Federal Insurance Co., a division of insurance giant Chubb Group. AFGlobal maintains that the policy it held provided coverage for both computer fraud and funds transfer fraud, but that the insurer nevertheless denied a claim filed in May 2014 after scammers impersonating AFGlobal's CEO convinced the company's accountant to wire \$480,000 to a bank in China.

According to documents filed with the U.S. District Court in Harris County, Texas, the policy covered up to \$3 million, with a \$100,000 deductible. The documents indicate that from May 21, 2014 to May 27, 2014, AFGlobal's director of accounting received



a series of emails from someone claiming to be **Gean Stalcup**, the CEO of AFGlobal.

"Glen, I have assigned you to manage file T521," the phony message to the accounting director **Glen Wurm** allegedly read. "This is a strictly confidential financial operation, to which takes priority over other tasks. Have you already been contacted by Steven Shapiro (attorney from KPMG)? This is very sensitive, so please only communicate with me through this email, in order for us not to infringe SEC regulations. Please do no speak with anyone by email or phone regarding this. Regards, Gean Stalcup."



Would you like your pictures back?

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# Ransomware victims pay cybercriminals to save family photos

Theresa and Billy Niedermayer felt they had no choice but to cave in to the demand

By David Common, CBC News Posted: Mar 11, 2015 5:00 AM ET | Last Updated: Mar 12, 2015 9:53 AM ET

"Theresa and Billy Niedermayer paid an \$800 ransom to get precious family photos of their three young boys back from cybercriminals."

### Hospital ransomware: A chilling wakeup call

Hollywood Presbyterian was forced to pay up, just like everyone else.



http://www.engadget.com/2016/02/19/hospital-ransomware-a-chilling-wake-up-call/



#### Hackers Demand \$770,000 Ransom From Canadian Banks

Cybercrime: FBI Says Ransomware, Extortion Continue to Dominate

Mathew I. Schwartz (Yeuroinfosec) - June 1, 2018 @ 0 Comments















Bank of Montreal head office in Montréal. (Photo: DXR via Wikimedia Commons)

Hackers have demanded a ransom of 1 million Canadian dollars (\$770,000) each from two banks, payable in the cryptocurrency exchange system Ripple's XRP token, national Canadian broadcaster CBC News reports.

See Also: How to Keep Your Endpoints Safe from Cybercrime

The ransom demand comes on the heels of the Bank of Montreal, operating as BMO Financial Group, and Simplii Financial, a banking subsidiary of the Canadian Imperial Bank of Commerce, on Monday reporting that they'd been warned that some of their client data may have been exposed on Sunday (see Two Canadian Banks Probe Alleged Exposure of Customer Data)

Business Continuity Management / Disaster Recovery , Fraud , Fraud Management & Cybercrime

# Ransomware

This week...

#### Connecticut City Pays Ransom After Crypto-Locking Attack

Separately, a Water Utility Hit by Ryuk Ransomware Vows to Restore, Not Pay

Mathew J. Schwartz (Yeuroinfosec) - October 22, 2018 1 Comment

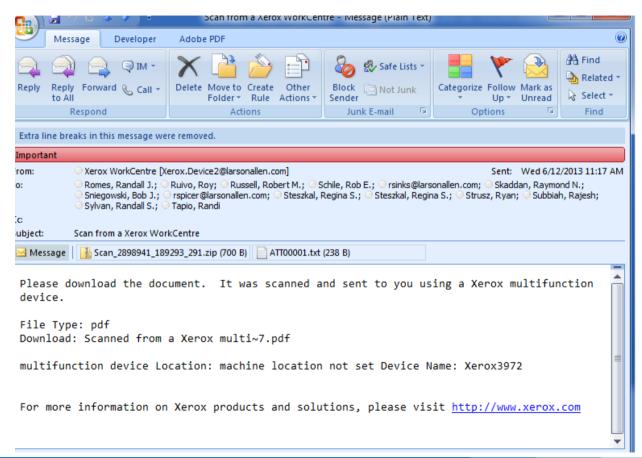


A ransom note displayed by Ryuk ransomware that infected systems at a North Carolina water utility (Source: Check Point)

Ln 25, Col 18

A tale of two different ransomware victims' responses: One town in Connecticut says it was left with little choice but to pay a ransom after attackers crypto-locked its systems. But a water utility in North Carolina, which was hit by a similar attack, says it will rebuild its systems rather than give attackers any money.

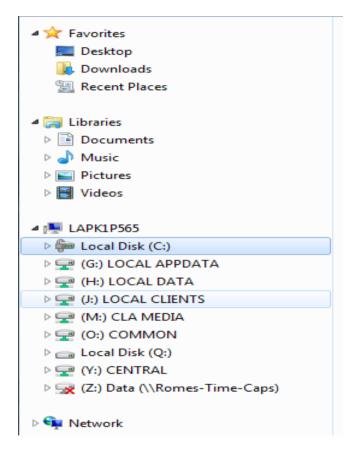






 Malware encrypts everything it can interact with





# Ransomware Defensive Strategies

1. Filtering capabilities

2. Users that are aware and savvy

- 3. Minimized User Access Rights
- Current operation systems and up to date/patched software







## Ransomware Defensive Strategies

Working backup and restore capabilities

#### 6. Secure the backup process

- Backups should be done with a service account.
- Storage location of back ups should be very restrictive – read only access even for most administrators.
- Identify which users could encrypt backups if they were to become infected.
- You could also restrict the backup network access temporally similar to a bank vault.





#### The Boy Scouts Motto:

"Be Prepared"

Strategies and Action Items

#### **Strategies**

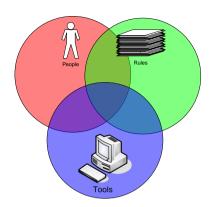
# Our information security strategy should have the following objectives:

- Users who are aware and savvy
- Systems that are hardened and resistant to malware and attacks
- Resilience Capabilities: Monitoring, Incident Response, Testing, and Validation



#### **Policies and Standards**

- People, Rules and Tools
  - What do we expect to occur?
  - How do we conduct business?



- Standards based operations from a governance or compliance framework:
  - GLBA/FFIEC, HIPAA, NERC/CIP, CJIS
  - PCI DSS
  - CIS Critical Controls, HITRUST, NIST, ISO

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Inventory and Control of Software Assets

Continuous Vulnerability Management

Controlled Use of Administrative Privileges

Secure Configuration for Hardware and Software on Mobile Devices, Laptops, Workstations and Servers

Maintenance, Monitoring and Analysis of Audit Logs

#### **Foundational**

Email and Web **Browser Protections**  Boundary Defense

Malware Defenses

Data Protection

Limitation and Control of Network Ports. Protocols, and Services **Controlled Access** Based on the Need to Know

Data Recovery Capabilities

Wireless Access Control

Secure Configuration for Network Devices, such as Firewalls, **Routers and Switches**  Account Monitoring and Control

#### **Organizational**

Implement a Security Awareness and Training Program

18 Application Software Security

19 Incident Response and Management

20 Penetration Tests and **Red Team Exercises** 

https://www.cisecurity.org/controls/



#### **Standards Based Operations**

#### CSC 3: Secure Configurations for Hardware and Software on Mobile Devices, Laptops, Workstations, and Servers

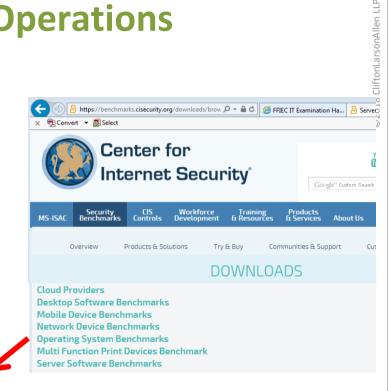
Establish, implement, and actively manage (track, report on, correct) the security configuration of laptops, servers, and workstations using a rigorous configuration management and change control process in order to prevent attackers from exploiting vulnerable services and settings.

Family	CSC	Control Description	Foun- dational	Advanced
System	3.1	Establish standard secure configurations of operating systems and software applications. Standardized images should represent hardened versions of the underlying operating system and the applications installed on the system. These images should be validated and refreshed on a regular basis to update their security configuration in light of recent vulnerabilities and attack vectors.	Y	
System	3.2	Follow strict configuration management, building a secure image that is used to build all new systems that are deployed in the enterprise. Any existing system that becomes compromised should be re-imaged with the secure build. Regular updates or exceptions to this image should be integrated into the organization's change management processes. Images should be created for workstations, servers, and other system types used by the organization.	Y	

#### **Standards Based Operations**

- Secure Standard Builds
- **Hardening Checklists**

- Microsoft Windows 10 Benchmarks
- Microsoft Windows Server 2000 Benchmarks
- Microsoft Windows Server 2003 Benchmarks
- Microsoft Windows Server 2008 Benchmarks
- Microsoft Windows Server 2012 Benchmarks
- Microsoft Windows 7 Benchmarks
- Microsoft Windows 8 Benchmarks
- Microsoft Windows NT Benchmarks
- Microsoft Windows XP Benchmarks





## Disciplined Change and Exception Management

- Disciplined change management
- Disciplined vulnerability and patch management
- Consistent Exception Control & Documentation



- Should include risk evaluation , risk
   mitigation strategies, and acceptance of risk
- Expiration and re-analysis of risk acceptance

## System and Vulnerability Management and Monitoring

- Monitoring (built in)
  - Key system configurations
  - System and application logs
  - Accounts
  - Critical data systems/files
  - Data activity and flow



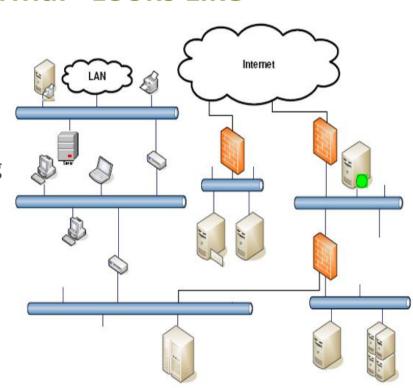
- Scanning (independent)
  - Patch Tuesday and vulnerability scanning
  - Rogue devices



## **Know Your Network Know What "Normal" Looks Like**

- Infrastructure
- Servers & Applications
- Data Flows
- Archiving vs. Reviewing

- System inventory
- Application inventory
- Data inventory



### **Audit Logs and Password Auditing**

- Configure system auditing/logging
  - Understand and document logging capabilities
  - Ensure all systems are configured to log important information
  - Retain logs for at least 1 year, longer is better
- Audit systems for default/weak passwords
  - Most systems have default passwords
    - ♦ Google: "Default password list"
  - Don't overlook "simple" systems
    - ♦ E.g. Printer/multi-function devices, IP security cameras, etc.

Good Passwords

Password Managers

 Two Factor/ Multi-Factor
 Authentication

Password Audit	Total
Number of passwords audited	855
Passwords cracked	794
Passwords that were all letters	63
Passwords that were all numbers	5
Passwords that were an English word	20
Passwords that were a word with numbers appended to it	200
Passwords that were the same as the username	6
Passwords that do not meet Windows complexity	584

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### **Protect Against Email Phishing**

- Harden email gateway (spam filter)
  - Block potentially malicious file attachments
    - ♦ (e.g. ZIP, RAR, HTA, JAR)
  - Flag Office documents that contain Macros as suspicious
  - Prevent your organization's domain from being spoofed
    - ♦ Sender Policy Framework (SPF)
    - ♦ Custom rule to evaluate SMTP Letter FROM field
  - Flag emails that originate from the Internet
    - ♦ E.g. Modify subject line to say 'External'

#### **Action Items**

- Test backup systems
  - Periodically test backup systems to ensure you can recover from ransomware
  - Have IT perform a full, bare-metal system restore (operating system, applications, and data
  - Have IT document how long it takes to recover various files or systems





#### **Action Items**

- TEST systems and people Validate that your expectations are being met for cybersecurity
  - Penetration Testing
    - ♦ Collaborative/Informed/White Box
    - ♦ Uninformed/Black Box
  - Social Engineering Testing
  - True Breach Simulation
    - ♦ Red Team/Blue Team







#### Personal/Home Cybersecurity

Strategies and Action Items

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### **Update Your Software!**

Windows 10

 Use current, up-to-date operating systems and software



Turn on automatic updates



- Ensure your Anti-virus software is up-to-date
- Update third party software (Chrome, Itunes, Spotify, etc.)



#### **IoT Devices**

 Careful of what you plug in to your network

- Cameras
- Smart thermostats
- Smart light bulbs



- Segment IoT devices when possible
- Alexa, Google Home and privacy concerns
- Smart TV's

#### **Accounts and Data**

Multiple Passwords?

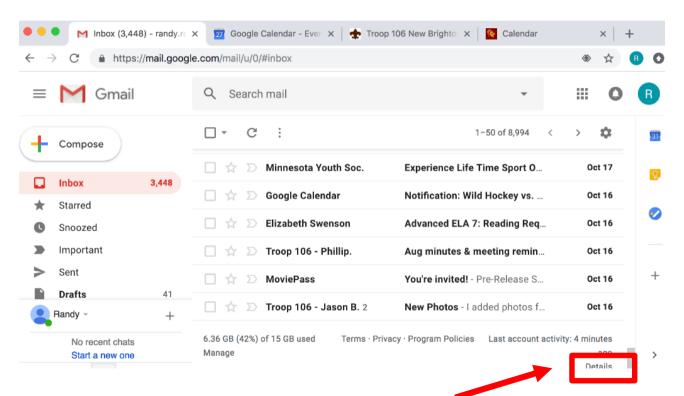
password1
password2
password2
Summer18
Spring18

- Don't link your accounts
  - (i.e. "log in w/ Facebook")

Back up your data



## **Monitor and Alert – Google/Gmail**





## Monitor and Alert - Google/Gmail

O Cartivity information

m https://mail.google.com/mail/u/0/?ui=2&ik=8c0c1b0234&jsver=Vf2zNUgn8Mo.en.&cbl=gmail\_fe\_181010.14\_p2&view=ac

#### Activity on this account

This feature provides information about the last activity on this mail account and any concurrent activity. Learn more

This account does not seem to be open in any other location. However, there may be sessions that have not been signed out.

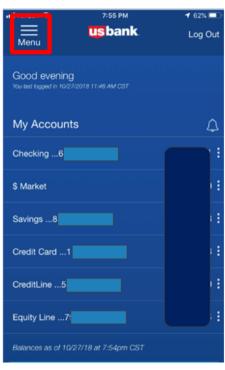
Sign out all other Gmail web sessions

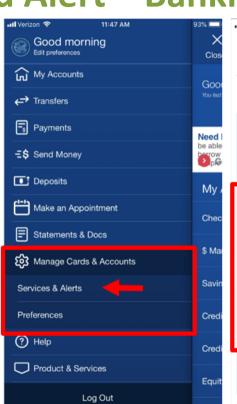
#### Recent activity:

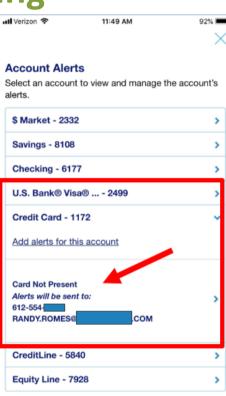
Access Type [ ? ] (Browser, mobile, POP3, etc.)	Location (IP address) [ ? ]	Date/Time (Displayed in your time zone)
Authorized Application (445112211283- sk04feuogpcjd3dq8eshrdnr4bpm1sfk.apps.googleusercontent.com) Show details	United States (40.97.151.149)	1:59 pm (5 minutes ago)
Browser (Chrome) Show details	* United States (MN) (2600:1014:b065:3cfe:912c:198:482:1e24)	1:47 pm (17 minutes ago)
Browser (Chrome) Show details	* United States (MN) (2600:1014:b065:3cfe:912c:198:482:1e24)	1:05 pm (59 minutes ago)
Browser (Chrome) Show details	* United States (MN) (2600:1014:b065:3cfe:912c:198:482:1e24)	12:39 pm (1 hour ago)
Browser (Chrome) Show details	* United States (MN) (2600:1014:b065:3cfe:912c:198:482:1e24)	11:43 am (2 hours ago)
Authorized Application (450232826690- 0rm6bs9d2fps9tifvk2oodh3tasd7vl7.apps.googleusercontent.com) Show details	United States (MN) (73.5.138.250)	4:19 am (9 hours ago)
Browser (Chrome) Show details	* United States (MN) (73.5.138.250)	12:03 am (14 hours ago)
Browser (Chrome) Show details	* United States (MN) (73.5.138.250)	Oct 26 (14 hours ago)
Browser (Chrome) Show details	* United States (MN) (67.137.57.251)	Oct 26 (19 hours ago)



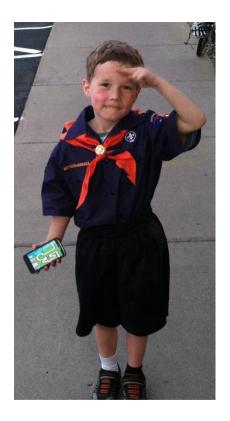
### **Monitor and Alert – Banking**







32018 CliftonLarsonAllen LLP



### **Questions?**







