

Take Interest

OCTOBER 2025

KnowBe4
Human error. Conquered.

SECURITY HINTS & TIPS- The Shock Factor: Don't Take the Bait!

One of the most common and successful tricks cyber criminals use to trigger you into falling for their scams is fake "stressor events". In this context, "stressor events", are shocking or compromising situations that inflict fear or provoke other emotions, for the purpose of causing an impulsive reaction.

How it works:

When the bad guys present a shocking claim to an unknowing victim, they often add a sense of urgency to drive home the "importance" of the scenario. In reality, this sense of urgency is another factor increasing the chances that you'll react impulsively and click on their malicious links or download their dangerous attachments. Attackers explain their fake scenarios in the body of their phishing emails, but they're also known for using shocking subject lines such as, "Act Now: Fraudulent activity on your checking account". Though these tactics certainly aren't limited to phishing emails, scammers also use these techniques in Smishing (SMS, or text phishing) and Vishing (voice phishing) attempts.

How to avoid falling victim to pressure:

The reason these attackers are often successful is because they're convincing the target to either avoid a negative consequence or gain something of value. Stop and think about the likelihood of the scenario before making the wrong move.

- Never open an attachment you weren't expecting.
- If the sender of the email is difficult to get in touch with or unwilling to speak on the phone, it's likely a scam.
- If the sender requests that you send or receive money in unusual ways it's probably a scam.

united bay
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Holiday Closings

We are closed the following days:

Veterans Day

Tuesday, November 11

Thanksgiving

Thursday, November 27

Friday, November 28

Saturday, November 29

Christmas

Wednesday, December 24

Thursday, December 25

New Year's

Wednesday, December 31

Thursday, January 1, 2026

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Board of Director Election

Members interested in a Board of Director elected position may pick up an election packet from our branches at 1309 N. Lincoln Ave, Bay City or 52800 N. Main Street, Mattawan, MI. Per Ubay bylaws, members in good standing may submit an application and nomination petition signed by 40 members (form and complete details included in election packet). Completed information must be returned to one of the above branches by Monday, November 24, 2025, at 4:30 PM.

If necessary, voting will take place in February 2026. Eligible voting members will receive a ballot and instructions. Election results will be announced at the Annual Meeting held in March 2026. There will be no nominations or voting at the Annual Meeting.



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