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Computers under control!™

Technology Times November 2023 Issue

“With over 20 years of experience providing remote support to clients that rely on technology, I know what it takes to deliver business continuity. Add to that another 20 years of support in the service industry you’ll not find another company that takes customer service to heart as I do. Find out for your business what a difference it makes.”



Dan Foote
Owner/President

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US Credit Unions to Come Under Cyber Incident Reporting Rule

Proposed Rule Asks for Incident Data From Third-Party Data Processors

U.S. federal credit union regulators plan to impose new cybersecurity incident reporting requirements, including a duty to relay reports of cyber incidents experienced by third-party vendors.

The National Credit Union Administration announced the mandate in a [proposed rule](#) that cites the financial industry's vulnerability to ransomware and other cyberattacks. The NCUA board [approved the proposed rule](#) during an open meeting on July 21.

Credit unions are "the NCUA's eyes and ears," said board Chairman Todd Harper. The government deposit insurer is accepting comments through late September.

The proposed regulation would require federally chartered credit unions to report within 72 hours any incident that leads to the "substantial loss" of confidentiality, integrity or availability of member information. A cyberattack causing a disruption of business operations would also come under the umbrella of reportable events. So would the compromise of sensitive data or business operations resulting from an incident experienced by a third-party service provider.

Regulators say the need for vendor incident reports stems from the coupling between credit unions and technology services that store and process vast amounts of member data. Those service providers are tightly concentrated, as well.

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Making air travel safer with AirGuardian



Using AI to work in cooperation with pilots is the goal of a new computer program developed by researchers at MIT.

The program uses eye-tracking technology to pinpoint where the human pilot's attention is directed. If the pilot is distracted or misses something, the AI acts as a proactive copilot and quickly takes over.

While pilots are usually top-of-their-game because of the extensive training and testing they go through, they're still human. They're constantly deluged with enormous amounts of data, and in critical moments it can be possible for the human pilot to lose focus.

It's not necessarily something as egregious as using a mobile phone; rather, the FAA defines a distraction as anything that reduces a pilot's focus on successfully completing the task at hand.

Throughout the course of a flight, pilots may face distractions frequently that can interrupt their focus and divert attention from the flight deck.

AirGuardian offers a reliable safety net for those moments when human attention waivers. The computer doesn't replace human judgment, but merely complements it, leading to enhanced safety and collaboration in the skies.

In field tests, the AirGuardian was able to reduce the risk level of flights and improve the success rate of navigating to target points.

This new technology has the potential to reach beyond aviation to cars, drones, and a wide spectrum of robotics.

Your Computer Files Organization

Organizing your computer files is a crucial step in maintaining a clutter-free digital workspace and ensuring efficiency in your day-to-day tasks. The first and fundamental step is to clear away unnecessary data. This includes deleting files you no longer need and uninstalling programs that generate unwanted documents. A tidy desktop, free from unnecessary icons, can also enhance your computer's overall organization.

Next, naming and grouping files into folders is essential. Folders act as the backbone of a well-organized structure, enabling you to group files into logical collections. Planning your folder structure on paper before implementation can save you time and effort. Having a consistent naming convention for your folders and files ensures that you can easily identify their content without needing to open them.

Do you often have versions of files? Include version numbers in the file names. For instance, "Acme Project Proposal 2023 V1," "Acme Project Proposal 2023 V2," and so on. Once you develop a way to name files, remain consistent! Further be descriptive. If you have files of meeting agendas, consider entitling them with the category or organizational name first, such as "Chamber Board 2023 Agenda Oct 22", "Chamber Board 2023 Agenda Nov 18" and so forth. You will save a great deal of time when files are named clearly!

To access your files quickly, leverage the power of your computer's search function and consider pinning often-accessed folders to your Start menu or taskbar. Customize your File Explorer's view settings to get a better overview of your data. Also, don't forget to use cloud storage providers like OneDrive or Google Drive to sync and access your files seamlessly across multiple devices.

Additionally, remove duplicates, which can waste storage space and lead to confusion, using tools like dupeGuru. Finally, consider using note-taking apps to consolidate your notes and thoughts in one place and archive old files if necessary, especially if you're running low on storage space.

Remember to stick to your organizational plan, as maintaining order is just as important as setting it up initially. By following these tips, you'll find it much easier to navigate and manage your computer files efficiently. Your future self will undoubtedly appreciate your efforts.

Mary Rydesky, DBA, MBA

Tips for Organizing Computer Files



- Clear Away the Trash**
- 1 Chances are, you have lots of data on your computer that you don't need.
- 2 Find everything that you don't want and delete it. It frees up storage space, and there's no point organizing things you don't need.
- 3 For example, get rid of files that you never access nor intend to.
- 4 Uninstall programs that you don't use, as many created unwanted files in your documents.
- 5 Tidy up your desktop so it isn't littered with icons and isn't a storage space for files.
- Group Files in Folders**
- 6 Folders are the backbone of a good organizational structure. They let you group files into logical collections.
- 7 By default, Windows comes with libraries like Documents and Pictures that you can use as a jumping off point. In File Explorer, right click and choose New > Folder to begin creating.
- 8 It might help to pin out your folder structure on some paper before you get creating.
- 9 For example, do you want to split your Pictures folder by event, people, place, or something else? Do you want your Documents separated by life and work?
- 10 You can also create folders within folders.
- 11 That said, try not to make the hierarchy too deep, else you'll end up constantly clicking through folders when trying to find something.
- Create a Consistent Naming Convention**
- 12 It's best to have a consistent naming convention for both folders and files.
- 13 It should be clear what's inside without needing to open it, but it should also be relatively concise.
- 14 Don't forget that File Explorer can show you lots of great metadata. In the Ribbon, go to View > Add columns. Here you can add columns like Date modified, Type, and Authors. This means that you don't necessarily need to include this information within file names.
- 15 When using sequential numbers at the start of names, precede with zeros (e.g. 001, 002) to aid in sorting.
- 16 Ensure your spelling and grammar are accurate so that they correctly appear in any searches.
- 17 Don't use abbreviations. They might make sense at the time, but you'll probably forget what they mean.
- Access Folders and Files Quickly**
- 18 It's great to organize your files into structured folders, but you don't need to navigate through this structure every time you want to find something.
- 19 Windows has a powerful search. Simply open the Start menu, start typing, and it will scan everything on your computer.
- 20 Here are some [Windows 10 search shortcuts and tips to know](#).
- 21 You can pin often-accessed folders to your Start menu. Right click and select Pin to Start to do so.
- 22 Also, drag a folder onto your taskbar to pin it there. Then, right click the File Explorer icon and it'll appear within the Pinned section.
- 23 You can adjust File Explorer to get a better overview of your data. Switch to the View tab in the Ribbon. Here you can choose different Sort by methods, enable the Details pane, change the Layout, and much more.
- 24 You can change them per folder too. For example, a Large icons layout is good for a folder of photos, while a List works better for documents.

Shiny New Gadget Of The Month:



THE WORLD'S FIRST ELECTRIC SNOWBIKE

LIMITED BATCHES. UNLIMITED FUN.

SILENT: 100% ELECTRIC

POWERFUL: INSTANT TORQUE & 26 MPH TOP SPEED

RANGE: UP TO 3 HOURS WITH POWER PACK OPTION

EASY TO STORE, EASY TO TRANSPORT: Like a bike, a MoonBike is just 28 inches wide and can pass through doorways and be transported on a hitch carrier or in the bed of a truck.

3 TIMES LIGHTER THAN A SNOWMOBILE: A MoonBike weighs just 192lbs with a battery. You can add an optional dual battery to double the range.

EASY TO RIDE: Thanks to its size, ultralight weight, and low center of gravity, a Moon-Bikes is easy for anyone to ride.

EASY MAINTENANCE: With less than 200 part, no chain, and no belt, maintenance is easy and minimal.

Just five deposit, payment and data processing service companies dominate the credit union market. At the end of 2021, those five companies processed about 95% credit union-held assets.

Cybersecurity risk from credit union service organizations "is a significant concern given that credit unions rely on many of the same third-party vendors," the NCUA says.

American banks are already obligated to report cyber incidents to regulators within 36 hours (see: [Regulators: Banks Have 36 Hours to Report Cyber Incidents](#)).

Congress and President Joe Biden earlier this year also **required** operators of critical infrastructure to report cybersecurity incidents to the Cybersecurity and Infrastructure Security Agency within 72 hours, but the details of that reporting mandate may not be finalized until 2024.

Credit union regulators say they're not waiting, calling it "imprudent in light of the increasing frequency and severity of cyber incidents to postpone a notification requirement until after CISA promulgates a final rule."

Although the NCUA says it's going ahead with a reporting requirement, it asks for industry comment, including on whether the proposed 72-hour window for incident reporting should be shortened to the banking standard of 36 hours.

It also asks whether it should follow the new critical infrastructure reporting law's lead and mandate a shorter, 24-hour reporting window for ransomware attacks.

Trade association National Association of Federally-Insured Credit Unions says in a statement that the NCUA already requires federally insured credit unions to already notify regulators "as soon as possible" when they detect an incident involving unauthorized access to sensitive member information.*

"NAFCU supports efforts to harmonize cybersecurity standards; however, federal regulators, including the NCUA, must ensure that administrative compliance complements, rather than distracts, from core IT security activities," senior counsel Andrew Morris says in a statement to Information Security Media Group.



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National Women's Small Business Month



In 1972, there were a little over 400,000 women-owned businesses in the United States. Until 1988, women needed a male relative to co-sign if they wanted to apply for a business loan. That same year, the Women's Business Ownership Act increased SBA's access to capital to provide financial assistance to organizations geared toward women-owned small businesses.

By 2019, women-owned businesses represented 42% of all U.S. businesses and [generated \\$1.9 trillion worth of revenue](#). Today, there are over [13 million women-owned businesses](#) and counting. Every October, SBA honors the milestone achievements of today's women-owned businesses.

Explore SBA's resources for women entrepreneurs

Enter your address to find your [local Women's Business Center](#). Learn how to grow your business with the [free Ascent learning platform](#). Take advantage of other SBA [resources for women-owned businesses](#).

Participate in the Women-Owned Small Business Federal Contracting Program

Five percent of all federal contracting work is set aside for women-owned businesses.

Here's how you can participate:

[Understand the WOSB program eligibility requirements](#)
[Apply to become a certified women-owned business](#)

Maintaining your certification as a women-owned business makes you eligible to compete in contracts specifically set aside for underrepresented businesses.

Advantage of Accepting & Receiving Online Payments

Online bill payment has taken hold, with more than half of payments now paid online via the biller, a bank or a third-party website. That's impressive, but it does leave room to grow your online bill payment, even after we toss out the 5 percent of Americans who still don't use the internet.

One study says online payment saves over \$3.50 per bill: Businesses gain significant financial advantages by nudging more customers to online payment. I knew there was money to be saved but have to admit I was shocked by the results of a recent study that compared the cost of processing 500 bills paid by check to 500 bills paid online. When all the expenses—paper, printing, envelopes, mailing, employee time, banking fees—were tallied for printed bills, the grand total came to around \$2,000 a month. Cost for the 500 bills paid online? A paltry \$140. So, based on those results, for every 500 customers that shift away from paper checks, you could save over \$20,000 a year.

Even if the amount is half that in your business's case, it is a significant sum, and it makes encouraging more customers to use online bill payment a smart business move. Here are some motivating messages to share with them—through social media, advertising and other marketing.

1. Share the savings online payment brings: Offer a reward: If your business stands to save significant money when more customers pay online, share a bit of the savings by offering a reward to those who make the shift. Offer a discount, a gift, a chance to win a prize. We're all motivated by incentives.

2. Point out online billing cuts clutter: Clutter has become a very bad word. We all have too much stuff, and that includes paper bills and records. Online payments puts a dent in piles of paper around the house, and for many, that is a big plus.



3. Point out improved accessibility to bills: A lot of your customers are on the road. Maybe they are retirees, off to see far-flung family or busy entrepreneurs, on the road, selling their product. Online payment fits mobile lifestyles.

4. Show how online payments helps the environment: Fewer mailed bills means less stress on Mother Earth. By using one of the environmental calculators that's readily available, you can calculate how much your business's online bill pay is already benefiting the environment and promote these savings to your customers. One utility tallied how many trees, tons of paper and gallons of water were saved. They have also tracked how much greenhouse gas and solid waste was avoided. The numbers—for example, almost 6,000 trees saved—were quite impressive.

5. Point out the time and money saved through online bill pay: Your customers' time is valuable too. The average consumer spends from 2-4 minutes writing a check and preparing a bill to mail. A year's worth of stamps for 8 monthly bills is around \$50. Paying a bill online usually takes less than a minute. Automated payments can be set up, a big relief for those of us who are perpetually unorganized.

6. Emphasize improved security and safety with online payments: Information can be lifted from a paper bill at many points along its mail trail. If your company uses the latest in security measures—and keeps upgrading and improving them—you can ensure customers that using your online system is more secure and safer than getting a paper bill.