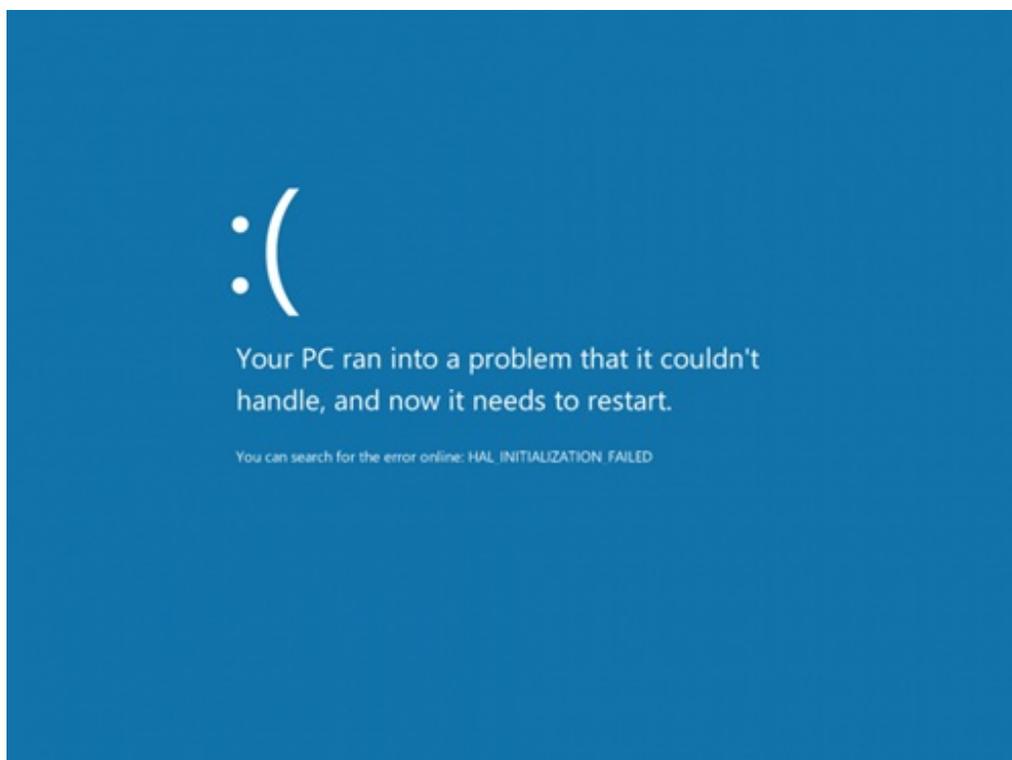




Windows 10 Released

Microsoft released *Windows 10* on July 29th and so far so good. The operating system is a big improvement over *Windows 8*. For mouse and keyboard users it brings back the feel of previous versions of *Windows*. But the release has not been without problems. Many computer users are reporting that some components on their computers no longer work (sound cards), or worse, strange blue screens error messages. On my own computer I had two blue screen error messages that took two days of troubleshooting to stop.



So my advice would still be to wait a little bit longer if you are a *Windows 8* user until a Service Pack (a software release to fix bugs) is released from *Microsoft*. *Windows 7* users should just stick with *Windows 7* and not upgrade since it was a rock solid version of *Windows*. No need to take the risk for very little benefit. See my [June newsletter](#) for more information.

Apple Fall Releases

Apple likes to release new products in the fall and this fall we are looking for new *iPhone* models and maybe a new [Apple TV](#) (the *Apple TV* device is a streaming device similar to [Roku](#) and [Amazon Fire TV](#) not an actual TV). So if you are in the market for a new *iPhone* it might be a good idea to wait a month or so. Then when the new models come out you can either get the new one with all the latest bells and whistles or save some money by getting last years new model the *iPhone 6* or *6 Plus*.

IRS Data Breach, Scam Artists and Credit Freezes

The IRS data breach is larger than we thought so I think it is safe to say that everyone's personal data is now out in the wild. Then there are scam artists who will always be out there preying on unsuspecting computer users. Many of my clients are still getting phone calls claiming that their computers are infected. The caller claims to be from *Microsoft* and can "prove" it to you. Please ignore these phone calls. They are scam artist that are just trying to take advantage of you.

To protect yourself from all the data breaches and scams out there consider placing a "Credit Freeze" on your credit file. See my [March newsletter](#) for more information.

The three major national credit bureaus are:

TransUnion

P.O. Box 390

Springfield, PA 19064-0390

(800) 916-8800

<http://www.transunion.com/securityfreeze>

Place or lift freeze online or call 888-909-8872

Experian

P.O. Box 949

Allen, TX 75013-0949

(888) 397-3742

<https://www.experian.com/freeze/center.html>

Place or lift freeze online or call 888-397-3742

Equifax

P.O. Box 105788

Atlanta, GA 30348

(800) 685-1111

<https://www.freeze.equifax.com>

Place or lift freeze online or call 888-766-0008

Also, every 4 months get a free annual credit report from one of the three main companies. That way you spread out over the year monitoring your credit report. Go to <https://www.annualcreditreport.com> or by calling 1-877-322-8228.

Q: Should you order all three reports now or spread them out over time?

A: The answer depends on you.

If you are thinking about buying something big soon - a new car or even a home - you may want to get all of your credit reports now. That way you can correct any mistakes on all of them right away.

If you are not planning a big purchase, requesting them over time might be a better choice. When you spread them out, watch for expected changes or suspicious activity throughout the year.

Whichever strategy you choose, mark your calendar so you know when you can request your next free credit report.

More info:

[Washington Post: IRS Says Cyberattacks More Extensive Than Previously Reported](#)

[Microsoft: Avoid tech support phone scams](#)

[Federal Trade Commission \(FTC\) Credit Freeze FAQs](#)

[Credit Bureaus and Credit Scoring at USA.gov](#)

Newsletter Archives

[Click here](#) to read some of my past newsletters.

Some of my clients do not realize that my business has expanded to all mobile devices. In fact, any consumer electronic product that you can purchase I can help you with. So if you would like help setting up or syncing your new smartphone or tablet or connecting your new WiFi TV to the Internet, just let me know.

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