Cybersecurity Starts With You!



CCFO/CMFO Training Event

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1

Disclaimer

The opinions expressed during this presentation are my own. They do not necessarily represent the views of the Tennessee Comptroller of the Treasury, his representatives, or the Tennessee Department of Audit.

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2

About Me









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3

About Us



Jason Mumpower
Comptroller



Bryan Burklin
Director

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4

IS Audit Staff



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5

Objectives

- Recognize cyber threats
- Build safer online habits
- Protect your accounts
- Use AI responsibly
- Know when and how to report concerns

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6

What is BEC?

- Business Email Compromise
- Email fraud using impersonation

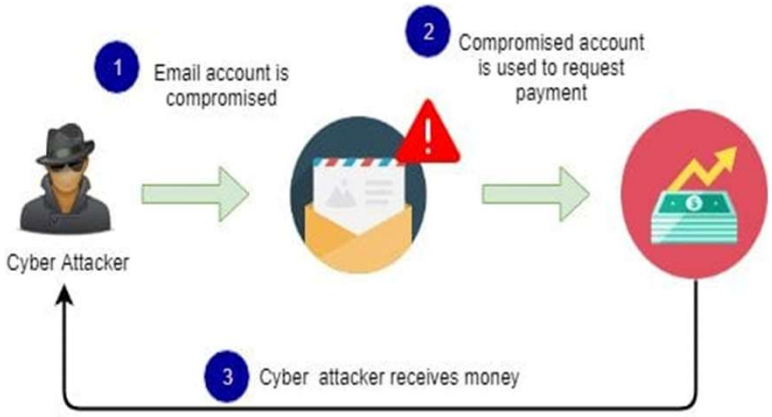


- Often involves payments or sensitive data
- Designed to look legitimate

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7

How BEC Works



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8

Email Spoof

mayor@madisoncountytn.gov

Often built using real names, emails, & publicly available information

financedirect0r@yahoo.com

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9

Common BEC Tactics

- Unexpected payment requests
- Requests for sensitive information
- Urgent emails or messages
- Unexpected links or attachments
- Messages from someone you know or trust

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10



Tennessee School District Duped Out of $3.4 Million in Curriculum Vendor Scam

Tuesday, October 1st, 2024 | Education & Training | Fraud | Litigation | Technology

A rural school district in Johnson County, Tennessee, was scammed out of $3.4 million in a sophisticated business email compromise (BEC) fraud. The district's finance director received fraudulent emails from someone posing as a representative of Pearson, a well-known curriculum vendor, using a misleading email address. The finance officer, believing the email to be genuine, arranged two wire transfers totaling $3.36 million to an account set up by the scammer.

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11

City of Smithville victim of cybersecurity scam regarding purchase of fire truck

Dec 19, 2025
Dwayne Page

Less than a month after a vote by the Smithville Board of Mayor and Aldermen to purchase a 2014 fire truck for $425,000 from Cyress Creek Texas, the City of Smithville has fallen victim to a cybersecurity scam in which $425,000 of the city's money intended to purchase the fire truck through an email-based wire transfer was stolen. When the cybersecurity crime was discovered city officials notified the state comptroller, the District Attorney General, and the Tennessee Bureau of Investigation.





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12



13

Why Do These Attacks Work?

- They looked legitimate.
- They created a sense of urgency.
- They relied on trust.
- Someone acted before verifying.

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14

Reading a Web Address

The 'S' Means Secure

HTTPS = Connection is encrypted

HTTP = Connection is not encrypted



Look for

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15

Reading a Web Address

- Step 1: Find the first single /
  - https://www.regions.com/login
- Step 2: Find the site name
  - https://www.regions.com/login
  - https://www.regions.net/login

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16

Reading a Web Address

- Step 3: Find the actual destination

https://regions.com.notregions.info/login

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What catches your eye Real website

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17

Could This Be Your Password?

- Password123!
- Welcome1
- Fall2026!
- GoVOLS1

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18

Passwords – Dos and Don'ts

DO

- Use unique passwords for every account
- Create long, memorable passwords
- Enable multi-factor authentication

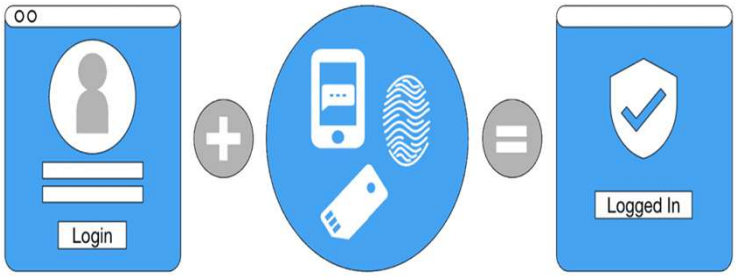
DON'T

- Use personal or widely known information
- Save passwords in your browser
- Write down or 'hide' your password

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19

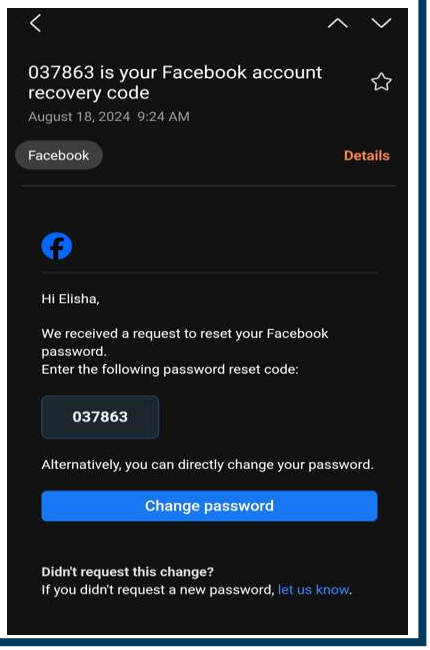
Multi-Factor Authentication (MFA)



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20

MFA
In Action



21

AI: A Powerful Tool

AI is great for:

- Brainstorm ideas
- Drafting email or letters
- Summarizing information
- Improving grammar and writing
- Creating outlines or checklists

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22

Think Before You Paste

Never share:

- Public records
- Personnel files
- Social Security numbers
- Passwords
- Financial information
- Confidential information

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Is this a normal request?

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Don't Get Tricked

- Pause…then verify
- Think before you click
- Watch for urgency
- If it feels wrong…ask.

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If This Happens, What Do You Do?

- Report it immediately
- Notify your IT department
- Contact your bank, if necessary
- Document what happened
- Report fraud to the Comptroller's office by calling 1-800-232-5454

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26

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27