

How artificial intelligence is used in cyberattacks



Financial Focus

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According to the FBI, cybercriminals are becoming more sophisticated in their attacks by leveraging artificial intelligence (AI) to conduct social engineering attacks. Cybercriminals can now use these tools to create scams uniquely tailored to specific victims and use them to remove common phishing tell-tale flags – whilst faking familiar voices, faces, and mannerisms. Overall, this increases the chances for successful attacks that lead to financial fraud and data theft.

Artificial Intelligence in Phishing Emails

Cybercriminals use AI to analyze vast amounts of public data, to craft emails that include specific details about the victim such as but is not limited to name, job title, recent activities, and email address – making the phishing attempt seem much more relevant and legitimate.

Potential Dangers of AI-Powered Phishing:

- **Increased Success Rate:** Highly personalized phishing attempts are more likely to trick users into clicking malicious links or providing sensitive information.
- **Difficult to Detect:** AI-generated phishing emails can appear very similar to legitimate communications, making them harder to identify as fraudulent.
- **Wider Reach:** AI allows cybercriminals to automate phishing attacks, which helps them target a larger pool of potential victims.

Artificial Intelligence in Voice/Video Scams

AI is increasingly being used in voice and video scams as well, leveraging these advanced tools to deceive victims to commit financial fraud and steal sensitive information. AI tools are used to create realistic fake videos (deepfakes) or audio by mimicking a person's voice, facial expressions, and mannerisms. Cybercriminals use these to impersonate trusted individuals such as family members, celebrities, or executives and entice their victims into divulging sensitive information or providing financial compensation. For example, be on the lookout for deepfakes impersonating your trusted contacts using deepfakes to try to get financial information. Anything involving PII should be done in person or using known/verified callback options.

Potential Dangers of AI-Powered Voice/Video Scams

- **Increased Realis:** AI-generated content is often indistinguishable from real audio or video, making it harder for victims to detect scams.
- **Erosion of Trust:** The ability to replicate voices and videos undermines trust in digital communication, as people can no longer rely on what they see or hear.
- **Targeted Exploitation:** Scammers can use AI to target vulnerable individuals, such as the elderly or those unfamiliar with technology, increasing the likelihood of success.
- **Financial and Emotional Harm:** Victims may lose money, sensitive information, or suffer emotional distress from being deceived by someone they "trust".
- **How to Protect Yourself**
 - **Stay Informed:** Keep up with the latest scam trends and tactics used by cybercriminals.
 - **Use Strong Passwords and MFA:** Create

complex passwords for each account and enable multifactor authentication to add an additional layer of security and verification.

- **Be Skeptical:** Avoid clicking on links or downloading attachments from unknown sources. Verify the contact information of anyone who is attempting to reach out to you.
- **Use a Safe Word:** Establish a family or team "safe word" to confirm identities during sensitive communications.
- **Be Cautious of Urgent Requests:** Scammers often create a sense of urgency, so take a moment to assess the situation before acting.

Key Takeaways

With the emergence of AI, cybercriminals have made it a point to take full advantage of these tools to create malicious, sophisticated cyberattacks that are increasingly difficult to detect. Cybercriminals will use any tools at their disposal to commit heinous cybercrimes for financial gain. While AI-based cyberattacks are a growing concern, they are not insurmountable. By combining technology, education, and vigilance, you can protect yourself and your families from falling victim to these sophisticated attacks. The key is to remain proactive, skeptical, and informed in this evolving digital landscape.

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Support the Chamber Foundation and the groups it funds



Chamber Chat

Jill Cutler
 Executive Director
 Mercer Chamber of Commerce

I mentioned last week that the Mercer Chamber of Commerce used to have to run our grants through a partner organization that

had 501(c)(3) status, versus the Chamber's 501(c)(6) status. Now, with the Mercer Chamber Foundation, Inc., we can apply for grants independently or still add a partner if that is best. Under this foundation are several committees: Adult and Youth Leadership are committees under the Foundation. Youth Leadership occurs annually for juniors in high school who reside in Mercer County. It is a long-standing program of this chamber. I don't know when it started, and I would love to hear if someone in our community knows.

April Burgess and Dana

Anderson of Mercer 4H head this group. The partnership between the two entities is ideal and provides approximately 15 students with fantastic opportunities at no cost to them.

Leadership Mercer is for the adults and occurs every two or three years and besides getting these folks in front of all the right people, it discusses local entities and issues in our community.

We plan to open this class up for attendees in late summer. We would love to have you, or your business, sponsor an adult for this educational program.

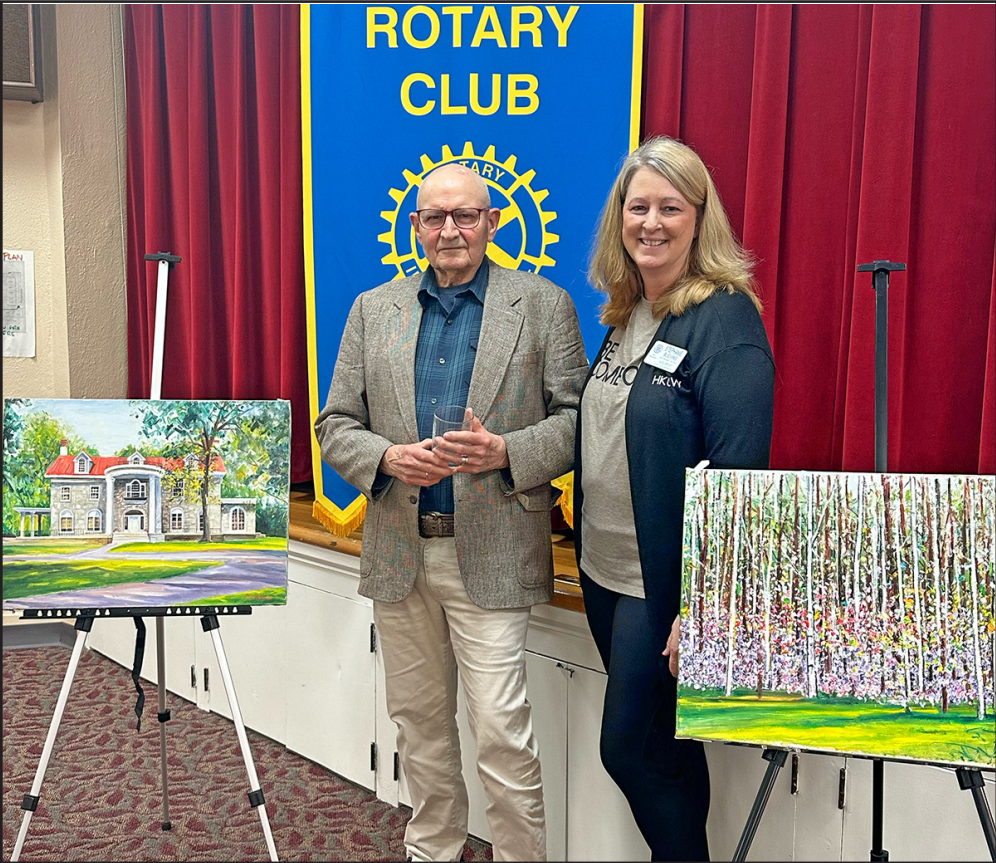


Photo Submitted

Farmer speaks at rotary club

The speaker at the Rotary Club of Harrodsburg on Wednesday, May 7, was David Farmer, artist-in residence, Art Center of the Bluegrass. He was introduced by Rotarian Stephanie Blevins.

Chris Horn, Mercer County Clerk and the Mercer County Fiscal Court, pursuant to KRS 424.330 announces that the 2024 Delinquent Real Estate Property Tax Bills (Certificates of Delinquency) will be sold on July 17, 2025 starting at 10:00 a.m. at the Mercer County Clerks Office Vault. A complete list of the 2024 Delinquent Tax Bills will be published in the Harrodsburg Herald on June 12, 2025. The list will also be posted on the Software Management, LLC's website at:

<http://kydtax.smlc.us/DTaxList.htm>

The list will be available for public inspection at:
 Mercer County Clerks Office
 207 West Lexington Street
 Harrodsburg, KY 40330
 Monday – Friday 8:00 a.m. – 4:30 p.m.
 (859) 734-6312 / Fax (859)734-6308

TAX PAYERS CAN PAY THEIR DELINQUENT TAX CERTIFICATES UP UNTIL THE TIME OF THE SALE AT THE MERCER COUNTY CLERKS OFFICE

PLEASE NOTE: ALL PAYMENTS MUST BE RECEIVED IN THE COUNTY CLERK'S OFFICE PRIOR TO THE TAX SALE DATE LISTED IN THIS ADVERTISEMENT. PAYMENTS RECEIVED AFTER THE TAX SALE HAS BEEN CONDUCTED WILL BE RETURNED WITHOUT EXCEPTION.

Questions pertaining to the annual sale process should be directed to Robin Freeman or Chris Horn at (859) 734-6312.

REGISTRATION REQUIREMENTS

All interested participants must register with the County Clerk's Office. The following information shall be provided:

- Potential Purchaser's Name
 - Mailing Address (physical and P.O. Box)
 - Telephone Number
 - Contact Persons Name
 - Potential Purchasers must sign an affidavit affirming that they are not related to any other individual and are not affiliated with any other entity that will be participating in the sale.
 - A Registration Fee of \$ 10.00 per Certificate is required before the List of Certificates is accepted. A Registration Fee of \$ 5.00 per Certificate is required for Prior Year match before it is accepted. A SEPARATE CERTIFIED CHECK OR COMPANY CHECK IS REQUIRED. There is a \$250.00 cap.
- (Forms can be obtained in our office during normal business hours)

Any Third Party Purchasers that have Prior Year Certificates that wish to purchase 2024 Tax Bills that relate to that property shall submit a list on or before **July 3rd**. The list shall be clearly identified as a prior year certificate of delinquency list and shall include the following information:

- The current year's tax bill number
- The prior year claim's tax bill number
- The prior year claim's tax year
- The book and page numbers where the prior year claim is filed, if applicable
- The Map I.D. or parcel number of the property
- A copy of the prior year certificate of delinquency
- A Certified Check or Company Check for the **TOTAL** purchase amounts of those tax bills listed and \$ 30.00 for filing each certificate.
- Completed Registration Form.

All other Third Party Purchasers shall submit a list on or before **July 8th** of those tax bills in which they wish to purchase at the annual tax sale. The list shall contain the following information:

- The current year's tax bill number (Prepared in order by tax bill number lowest to highest)
- The taxpayer name(s) as shown on the bill
- The amount due on the certificate of delinquency. The map ID or parcel number of the property
- A total amount due for all certificates of delinquency included on the list
- A Certified Check or Company Check for 25% of the total purchase amounts of those tax bills listed plus \$30.00 fee for filing each certificate.
- Completed Registration Form.

There will be a drawing at 10:00 a.m. on July 17th to determine the order in which Third Party Purchasers will be able to select their 2024 tax bills. Third Party Purchasers will be allowed to select 1 certificate of delinquency during each round. Each round will proceed until all certificates of delinquency are sold or until no Third Party Purchasers are interested in any more certificates.

The Mercer County Clerks Office is not responsible for Bankruptcies that might be filed against these Delinquent Tax Bills. All Third Parties need to research all tax bills in which they plan to buy. A subscription service known as "PACER" can be utilized by third party purchasers to get up to date information about Bankruptcy filings. Third party purchasers can obtain more information about this service by visiting: www.pacer.psc.uscourts.gov.

Any changes to the procedures will be announced the morning of the sale.

Please feel free to contact our office with any questions that you may have.

Chris Horn
 Mercer County Clerk