A fusion of social engineering and malware, ransomware typically spreads through phishing emails, fraudulent websites and SMS messaging. Once it is installed on a system or network, it encrypts files and holds them hostage until a ransom is paid. Cyber criminals are directing ransomware campaigns at individuals and many types of businesses and government services, and successful attempts are becoming increasingly sophisticated and costly. In the last quarter of 2019, the average cost of recovery from a ransomware incident was $84,116, more than double the average of the quarter before.¹

Here are some tips to help you protect yourself from ransomware:

How to Protect Yourself

Be proactive:

- Be wary of any unsolicited emails, and don’t click on links or attachments inside them. This includes emails from companies you know or from friends.

- Invest in a robust security software package that can flag suspicious emails and websites and scan newly downloaded software for malware.

- Update your applications and operating systems regularly and turn on automatic updates.

- Never plug unknown storage devices, like thumb drives, into your computer as they may contain ransomware.

- Create strong passwords with at least eight characters.

- Do not share personal information with unknown or untrusted sources in phone conversations, emails or texts.

If you detect ransomware:

- Disconnect your devices, backups and networks from the internet.

- Contact your technology providers for assistance.

- Change all passwords that may have been compromised.

- Check all financial accounts. If you see any signs of fraudulent activity or a financial loss, contact your bank and law enforcement. File reports with relevant authorities if you suspect compromise or theft of data.

- Report any infected device that is your employer’s property to the company’s IT department.

**Be proactive:**

- **Back up your important data.** Use an external drive or cloud backup, and make sure to perform updates at regular intervals.

- **Freeze your credit report** if you’re not applying for a new loan any time soon. That way, even if your identity is stolen, criminals can’t request your credit details to open new lines of credit in your name.

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**If you detect ransomware:**

- **Document everything.** The more information you can provide, the more you can help any investigation — and decrease the likelihood of a future breach.

- **Think carefully before you decide to pay** the ransom. Consider reaching out to local or federal law enforcement agencies before settling on any plan of action.

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**Why It’s Important**

Ransomware enables cyber criminals to lock up or steal your data, as well as gain control of your devices and use them to perform malicious actions.

**Once in control, cyber criminals may be capable of:**

- **Disrupting** your personal and business activities,

- **Destroying critical information** stored on your systems.

- **Using payment of ransom** to support other criminal activities.

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**IMPORTANT INFORMATION**

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