BANK OF AMERICA

Be cyber secure: detecting malware

Malware, or 'malicious software,' is a term for any software program or code designed to compromise or damage electronic devices. It comes in many forms, including ransomware, trojans, spyware, worms, adware, botnets and viruses. Cyber criminals most frequently distribute malware through infected websites or phishing, which can target email, social media, instant messages and texts.

Once in control, cyber criminals may be capable of:

- **Accessing your banking and credit card accounts** to potentially transfer or divert funds.
- **Using your system** as a launchpad for new cyber events.
- **Taking control of your device,** encrypt its data and demand a ransom to regain access.
- **Spying on** your online activities.

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 check newly downloaded software programs for malware.
- **Update your applications and operating systems regularly** and turn on automatic updates.
- **Verify website credentials.** Since URLs can be spoofed, suspicious address links in messages should be confirmed by the message sender through another means of contact.
- **Create strong passwords** and consider using a password manager. Do not use personal information, such as family names, and avoid using the same login credentials for multiple accounts.

If you suspect you have been targeted:

- **Disconnect your devices** and network from the internet.
- **Identify the type of incident you've suffered,** what data might be compromised and what was lost or damaged.
- **Scan your computer and network** to find infected files or bad programs. Recover any corrupted files from backups.
- **Download and install** software patches and security updates.
- **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.
- **Report** the incident to local law enforcement immediately and contact your bank.

Visit www.bankofamerica.com/security to learn how to help protect yourself and those closest to you.