

# Avoiding Many Types of Malware



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## **From Your Friends and Neighbors at Settlers Bank**

Every day as we use our devices, browse the Internet, and open emails, we are also exposing those devices to potential malware (malicious software). Malware is any software that is designed to cause damage to and/or unauthorized access to devices or networks. Malware comes in many forms, all of which can have negative effects for your device and for you. With a little extra vigilance, and some good habits and practices, you can greatly reduce your likelihood of having a device infected with malware and can minimize the impact to your device, data, and life, in the event that it does become infected. Below we will explore a few common types of malware and their impacts, as well as some tips and practices that can help you as you go about your connected life.

## **Common Types of Malware and Their Effects**

**Ransomware** – Ransomware is malware that stops you from being able to access your files, usually by encrypting them, and then requests payment to decrypt the files, restoring your access. Most commonly, ransomware asks for payment in bitcoin, which is a popular cryptocurrency. Unfortunately, paying the ransom does not guarantee restoring access to your files.

**Trojan Horses (a.k.a. trojans)** – This malware takes its name from the classic story of the Greek army sneaking soldiers into the city of Troy hidden inside a large wooden horse. Trojans of the malware variety behave in much the same way, by appearing to be legitimate apps or software that you want to install. Some trojans allow an attacker full access to your device, others steal banking and personally sensitive information, and others are simply used to download additional malware, like ransomware.

**Keyloggers** – This type of malware records your keystrokes and sends them to a cyber threat actor, giving them access to your usernames, passwords, and any other sensitive information you have entered using your keyboard. With this information, the cyber threat actor can access your online accounts or commit identity theft.

## Tips and Practices for Avoiding and Surviving a Malware Infection

- **Update and patch your devices and software.** Vendors release updates and patches in order to fix security issues, not just to fix functionality! Many types of malware can be foiled by keeping your software up-to-date by accepting the updates when you get a notice about them.
- **Never click suspicious or untrusted links.** Even if the URL comes from a company or person you know, it is always safest to manually type in their URL. At the least, hover over the link to discover where it's really sending you, as some malicious actors send emails that look convincing. This advice is also true for links in emails, documents, and on social media platforms, as malicious links are commonly posted to such sites.
- **Only download from trusted sources.** When looking to download an app or software, only do so from a trusted vendor or source. On mobile devices, ensure that you only download apps from the Google Play store and Apple App Store, which are the trusted sources for Android and iOS devices.
- **Backup your data and be sure the backups are good!** Backing up your data, whether by doing a complete backup of your whole device or just key files, is the best way to protect those important files and pictures against ransomware and other data loss.
- **Use antivirus and other protective software on your device.** If your computer or router has built in protections like antivirus or a firewall, ensure you have those enabled. Otherwise, buy or download an antivirus product from a trusted vendor. This is important for both your computers and your smartphones!
- **Configure your devices with some security in mind.** By setting up your devices with some basic security settings enabled, you will not only protect against some malware, but against other forms of malicious activity and access.