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EMERGING

Cyber Threats

As technology evolves, so do the tactics used by cybercriminals. Financial institutions and their clients are increasingly being targeted by sophisticated attacks designed to steal sensitive data, disrupt operations, and exploit trust. Understanding these threats is essential to protecting your personal and financial information.

Key Threats to Be Aware Of

AI-DRIVEN SCAMS

Cybercriminals are now using AI to create deepfakes, clone voices, and deploy chatbot scams that convincingly mimic real people. These tools make social engineering attacks more difficult to detect and more effective at deceiving victims.

WHAT YOU CAN DO

- Be skeptical of unexpected emails or calls, even if they appear to come from someone familiar
- Always verify requests involving sensitive information or financial transactions using a trusted secondary method, such as a phone call or in-person confirmation
- Work with your financial advisor or institution to confirm any unusual or high-value requests before acting

RANSOMWARE ATTACKS

Ransomware continues to disrupt operations across industries, including financial services. These attacks typically involve malicious software that encrypts data and demands payment for its release.

Ransomware can enter through phishing emails, compromised websites, or vulnerable systems. Once inside, it can spread quickly across networks, locking access to critical files and systems.

WHAT YOU CAN DO

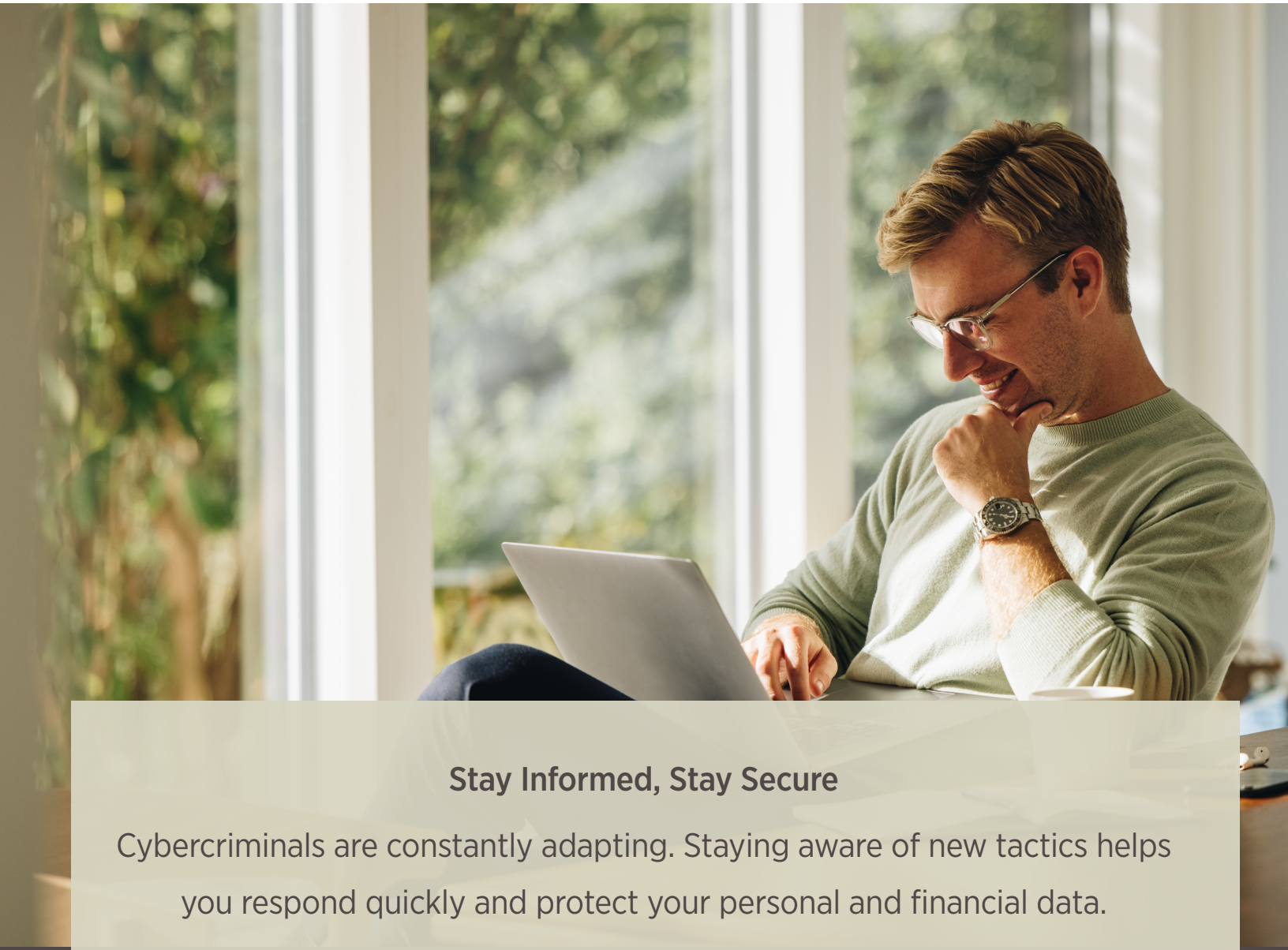
- Keep your devices and software updated to close known security gaps
- Avoid clicking on suspicious links or downloading unexpected attachments
- Be cautious of emails that create urgency or ask for sensitive information

BUSINESS EMAIL COMPROMISE (BEC)

BEC attacks involve impersonating executives or vendors to trick employees into transferring funds or sharing confidential data. These scams often bypass traditional security tools because they appear legitimate.

WHAT YOU CAN DO

- Be cautious with email requests involving money, wire transfers, or sensitive data
- Double-check sender email addresses for subtle misspellings or unusual domains
- Never feel pressured to act quickly. Attackers often use urgency to manipulate responses



Stay Informed, Stay Secure

Cybercriminals are constantly adapting. Staying aware of new tactics helps you respond quickly and protect your personal and financial data.

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