

Protect Yourself Against Ransomware Attacks

Online ransomware attacks are on the rise, and loss of funds can be especially damaging to individuals and small businesses. Learn how to spot potential threats before they strike.

What is Ransomware?

Ransomware targets victims by including a link or attachment in a communication that, when clicked, could immediately infect your computer with malware (malicious software) or lead you to an infected website. Once your computer is infected, your files become encrypted and are inaccessible, prompting a cybercriminal to demand a ransom from you to unlock them.

Typical Forms of Ransomware



Spear Phishing

Spear phishing occurs when a cybercriminal sends you an email appearing to come from someone you know or who is relevant to your business. Such messages are usually personalized (including your name, a reference to a recent transaction, etc.) and contain suspicious links or attachments that, if clicked, can lead to malware infecting your computer or smartphone.



Pop-up Windows

When visiting an unknown website, malicious pop-up windows may appear and suddenly freeze your computer. Such pop-ups may indicate that your files have been encrypted and/or threaten you with the loss of your information.



Downloadable Software

An online game or file-sharing app downloaded to your computer or smartphone may contain malware which can infect your device or direct you to a malicious website.

How to Prevent Ransomware Attacks Before They Start



- Frequently back up your computer and mobile device, and save files to a backup hard drive or upload them to the cloud.



- Protect your devices with antivirus software and firewalls, and set them to update automatically.



- Secure your web browsing experience by enabling pop-up blockers on your browser.



- Be cautious when opening emails and clicking links or attachments, whether you recognize the sender or not.



- Only download software from websites you know and trust.



- If you encounter a potential ransomware attack, alert local law enforcement immediately.

If you believe that you have been the victim of a ransomware attack, or if you notice any unauthorized activity on your Luther Burbank Savings personal or business banking account, call 844.269.1031 or contact your branch.