

Ransomware is a type of malicious software (malware) that freezes your computer or mobile device until money is paid to release the contents back to you. The most common type of ransomware, known as crypto-ransomware, encrypts files on infected systems and tries to force users to pay a ransom through online payment methods, in order to get a decrypt key.

Ransomware targets individuals by using a link or attachment that infects your computer or mobile device, or leads you to an infected website. Ransomware is most easily spread through:

- Phishing emails
- Advertisements or pop-up windows
- Downloadable software

The FBI estimates more than \$1 billion in losses will come from ransomware attacks in 2016 alone. Ransom fees can vary from \$100 - \$10,000, with no guarantee that your system will be restored if the ransom is paid.

**To help protect yourself from ransomware:**

- **Always use antivirus software and a firewall.** Be sure both are set up to update automatically.
- **Enable pop-up blockers.** Pop-ups are regularly used by criminals to spread malware. To avoid accidentally clicking a pop-up, using a pop-up blocker will help prevent them from opening in the first place.
- **Never open attachments, or click on a URL contained in unsolicited emails.** This holds true, even if it comes from someone in your contact list.
- **Only download software from sites you know and trust.** Malware can come in downloadable games, videos, music, and file-sharing programs.
- **Keep your software updated.** Using old versions of your browser, operating system, or plugins can allow malware through open security holes.
- **Regularly back up the content on your computer and mobile device.** Be sure to back up the content to a location where it can't be over-written or erased, like an external hard drive or to the cloud.
- **Use the same precautions on your mobile device as you would on your computer when using the internet.** About 80 percent of those who use the internet, access it through their mobile device, leaving your smartphone and tablet open to the same issues as your computer.

By following these tips, you can help protect yourself from a ransomware attack. If your system does become infected with ransomware, taking the above steps will help reduce the impact. Instead of paying the ransom, you can simply have your system wiped clean and then restore it using your back-up copy.