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*Badger Bank*

## **Monthly Security Tips NEWSLETTER**

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### **Security in the Mobile Era**

*From the Desk of Steve Dehnert, Badger Bank President & CEO*

By 2017, the number of smartphone users in the U.S. is expected to surpass 200 million, nearly 65 percent of the population. Negotiating security in the face of an ever-growing implementation of mobile devices presents serious challenges for organizations. Risks include the growth of Bring Your Own Device (BYOD) (coupled with a lack of security controls for these devices), loss/theft of devices and the proliferation of mobile malware.

Users need to understand the risks and the steps they can take to minimize them, particularly since cybercriminals often use employees as the entry point into an organization's network. Below are some key actions your users can take to help minimize the likelihood of a successful cyberattack.

#### **Regularly Update Your Device**

Mobile malware increased 75 percent in 2014 and further increases in malware are expected in 2015, particularly in mobile ransomware. Updated operating systems and security software are critical in protecting against emerging threats.

#### **Enable Encryption**

Enabling encryption on your smartphone is one of the best ways to safeguard information stored on the device, thwarting unauthorized access.

#### **Use a Passcode**

In case your phone ever does fall into the wrong hands, don't make it easy for someone to access all of your important information! Enable strong password protection on your device and include a timeout requiring authentication after a period of inactivity. Secure the smartphone with a unique password — not the default one it came with. Don't share your password with others.

#### **Don't Use Public Wi-Fi**

Don't log into accounts and don't conduct any sensitive transactions, such as shopping or banking, while using public Wi-Fi. Disable the "automatically connect to Wi-Fi" setting on your device.

#### **Install Applications From Trusted Sources**

Last fall, Gartner issued a prediction that more than 75 percent of mobile applications

will fail basic security tests through 2015. When downloading apps, be proactive and make sure you read the privacy statement, review permissions, check the app reviews and look online to see if any security company has identified the app as malicious.

### **Install a Phone Locator/Remote Erase App**

Misplacing your device doesn't have to be a catastrophe if it has a locator app. Many such apps allow you to log on to another computer and see your device's exact location on a map. Remote erase apps allow you to remotely wipe data from your device, helping minimize unauthorized access to your information in the event you can't locate the device.

### **Disable Unwanted Services When Not in Use**

Bluetooth® and near-field communication (NFC) can provide an easy way for an unauthorized user nearby to gain access to your data. Turn these features off when they're not required.

### **Carefully Dispose of Mobile Devices**

With the constant changes in the smartphone market, many users frequently upgrade to new devices. Make sure you wipe the information from your smartphone before disposal. For information on how to do this, check the website of your mobile provider or the manufacturer.