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## **What is Malware?**

Malware, otherwise known as malicious software, is a type of fraud that uses viruses, spyware, or other software to intentionally damage a computer, server, device or computer network. Criminals use malware to steal personal information, commit fraud, send spam or monitor and control online activity.

There are many different types of malware, including spyware, viruses, worms, adware and ransomware. Your computer may contain malware if you are experiencing one or more of the following problems:

- Your computer slows down, crashes or displays constant error messages.
- You cannot shut down or restart your computer.
- Unexpected messages and ads frequently pop-up on screen.
- You lose access to computer files.
- Settings on your browser change, such as the toolbar or home page.

## **Ransomware**

Ransomware is a type of malware designed to hold data hostage. Ransomware encrypts or conceals access to your files in attempt to get you to pay a ransom to regain access. This is a growing threat for both individuals and businesses alike. The most common targets for ransomware attacks are small to medium-sized businesses, school districts, municipalities, healthcare institutions and financial institutions.

## **How to Prevent Malware**

Most common malware attacks occur on the internet and email. To prevent malware, use up-to-date security software and firewalls. Do not change the security settings on your browser and pay attention if you receive a security notification from your browser. More tips to protect yourself from malware:

- Use strong passwords and multi-factor authentication.
- Do not download any unknown software or click on links in email, text messages or social media.
- Do not click on pop-up ads or banners that show up on your computer.
- Back up your data regularly.
- In emails, you should never click on a link you do not know or recognize.

## **Report a Scam**

If you think your computer has malware, report it to the Federal Trade Commission [here](#). You can also file an incident with the Cybersecurity & Infrastructure Security Agency [here](#). If your personal information is compromised or fraud has occurred, call your bank immediately and call a credit reporting agency such as Equifax to place a fraud alert on your account. You can also contact your state Attorney General to report fraud.