




## CYBER-SECURITY CHECKLIST

# Consider Taking These Steps If Your Family's Devices Are Attacked

*Best practices to help you respond to a cyber event*

- 
- Disconnect your devices from the Internet.** By immediately unplugging your Internet cable (or turning off your Wi-Fi), you can help to prevent the criminals from taking further destructive steps.
  - Scan your network and devices.** Once you're offline, check for infected files or malicious programs with a strong antivirus program. Apply software patches and security updates to your devices. If you don't have an antivirus program on your system or it's outdated, call a cyber-security professional to eradicate any suspicious programs and set up better defenses before you go back online with that machine.
  - Determine what happened.** Identify (if possible) what kind of attack occurred, whether it was successful and what was lost or damaged. Recover corrupted files from backups.
  - Change all your passwords.** Using a device that hasn't been compromised, change the passwords to all of the sites that contain personal or financial information, preventing the thieves from doing further potential damage. Consider also changing passwords for any apps on your devices that may have been affected.
  - Contact your financial institutions.** To protect your assets and stop fraudulent transactions, have your financial institutions put a freeze on any financial accounts that might be affected.
  - Call the credit bureaus.** Ask them to place a fraud alert on your credit report and freeze your credit to stop criminals from opening accounts in your name.

 **Contact law enforcement.** If you think your identity might have been stolen, file a report with police and other relevant local authorities. Also, document everything about the attack. The more information you have, the better armed you will be to assist an investigation.

**For more tips and insights, visit [ml.com/finances](https://ml.com/finances)**

**IMPORTANT INFORMATION**

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”) makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (“BofA Corp.”). MLPF&S is a registered broker-dealer, Member SIPC, and a wholly-owned subsidiary of BofA Corp.

Merrill Private Wealth Management is a division of MLPF&S that offers a broad array of personalized wealth management products and services. Both brokerage and investment advisory services (including financial planning) are offered by the Private Wealth Advisors through MLPF&S. The nature and degree of advice and assistance provided, the fees charged, and client rights and Merrill’s obligations will differ among these services. Investments involve risk, including the possible loss of principal investment.

The banking, credit and trust services sold by the Private Wealth Advisors are offered by licensed banks and trust companies, including Bank of America, N.A., Member FDIC, and other affiliated banks.

Bank of America Private Bank is a division of Bank of America, N.A., Member FDIC and a wholly owned subsidiary of BofA Corp.

Bank of America Merrill Lynch is a marketing name for the Retirement Services business of BofA Corp.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
-----------------------------	--------------------------------	-----------------------