

# Be cyber secure: social engineering



Social engineering is the use of deception to obtain sensitive or confidential information for criminal, fraudulent or malicious purposes. Using information available online, criminals in the guise of trusted individuals, bosses or authority figures coerce individuals into revealing sensitive information that can be used against them. This threat relies on and exploits the human tendency to trust, but being vigilant can be your first line of defense.

## → Cyber criminals phish (a social engineering tactic) by:

- **Contacting you** through fraudulent, spoofed or compromised email accounts or messaging apps.
- **Providing an urgent pretext** for why you must send confidential or financial information.
- **Encouraging you to click** a link that downloads malware onto your computer and gives criminals access to your device and information

## → Be proactive:

- **Be careful** when posting personally identifiable information on social media. Enable security settings on your social media profiles to limit what you share publicly.
- **Download app updates.** Unpatched software can make you an easy target.
- **Invest in antivirus software** and other cyber security software that can flag suspicious emails and sites.
- **Don't fall for the bait.** If an offer sounds too good to be true, it probably is. Or if an email looks strange, look up the sender and call them (don't use the number they provide).
- **Never trust** unknown individuals. Verify everything they claim and do not send sensitive information to anyone whose identity you can't verify.

## → If you suspect you have been targeted:

- **Don't delay.** Acting quickly after an event can minimize damage to you or your business.
- **Call your bank** and freeze financial accounts that may be affected.
- **Change all passwords** that may have been compromised.
- **File reports** with the relevant local enforcement officials.
- **Notify the company** on whose platform the threat originated.
- **Document everything** about the financial fraud. The more information you have, the better armed you will be to assist an investigation, and the better prepared you will be against future cyber crime attempts.

Visit [www.bankofamerica.com/security](http://www.bankofamerica.com/security) to learn how to help protect yourself and those closest to you.

# Be cyber secure: social engineering

## IMPORTANT INFORMATION

Neither Bank of America nor its affiliates provide information security or information technology (IT) consulting services. This material is provided "as is", with no guarantee of completeness, accuracy, timeliness or of the results obtained from the use of this material, and without warranty of any kind, express or implied, including, but not limited to warranties of performance, quality and fitness for a particular purpose. This material should be regarded as general information on information security and IT considerations and is not intended to provide specific information security or IT advice nor is it any substitute for your own independent investigations. If you have questions regarding your particular IT system or information security concerns, please contact your IT or information security advisor.

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

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC, and wholly-owned subsidiaries of BofA Corp.

"Bank of America" and "BofA Securities" are the marketing names used by the Global Banking and Global Markets divisions of Bank of America Corporation. Lending, other commercial banking activities, and trading in certain financial instruments are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., Member FDIC. Trading in securities and financial instruments, and strategic advisory, and other investment banking activities, are performed globally by investment banking affiliates of Bank of America Corporation ("Investment Banking Affiliates"), including, in the United States, BofA Securities, Inc. and Merrill Lynch Professional Clearing Corp., both of which are registered broker-dealers and Members of SIPC, and, in other jurisdictions, by locally registered entities. BofA Securities, Inc. and Merrill Lynch Professional Clearing Corp. are registered as futures commission merchants with the CFTC and are members of the NFA.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

© 2022 Bank of America Corporation. All rights reserved. 4849389