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Guidance on Cyber-Threats and Attacks for Non-Depository Institutions

To the Chief Executive Officer of the Institution Addressed:

As you know from news reports, a global ransomware campaign is affecting over 100,000 (plus) computers in more than 155 countries. The ransomware exploits a vulnerability in Microsoft Windows, **particularly the Windows XP operating system**. The issue primarily relates to “computer hygiene,” that is, keeping your computers up-to-date and patched. Specific information about **patching** for this ransomware exploit (Microsoft patch for the MS-17-010 SMB vulnerability dated March 14, 2017) is on the US-CERT website: <https://www.us-cert.gov/ncas/alerts/TA17-132A>.

Recommended Resources:

- The Division issued an industry letter on cybersecurity self-assessments and the FFIEC’s cyber security assessment tool to all licensees on November 30, 2015, which is available on our website: <http://www.mass.gov/ocabr/docs/dob/industry-letter-11302015.pdf>.
- The Division’s information security examination work-program for non-depositories is also available on our website: <http://www.mass.gov/ocabr/docs/dob/it-work-program.pdf>.
- Additional information on cyber-security and ransomware can also be found on the FBI’s website: <https://www.fbi.gov/investigate/cyber>.

Prevention is the most effective defense against ransomware, and it is critical to take precautionary measures for protection. Most important:

- Never open attachments or follow links included in unsolicited e-mails.
- Back-up your data, particularly sensitive or proprietary data, in a separate secure location.
- Keep your anti-virus software up to date.

[Massachusetts General Laws chapter 93H](#), and Massachusetts regulation [201 CMR 17.00 et seq.](#) establishes guidelines to safeguard the personal information of residents of the Commonwealth. The statute requires any person holding personal information about a resident of the Commonwealth to maintain a Written Information Security Program (WISP) and to report any known breach of security to the Attorney General and the Undersecretary of Consumer Affairs