



MISSION VALLEY BANK

## **MVB 2025 BLOG #4:** Cybersecurity Month

### Small Business Cybersecurity Toolkit

#### *Building Cyber Resilience, One Step at a Time.*

Small businesses often think cybersecurity is only a “big company problem.” But nearly 43% of cyberattacks target small businesses (Verizon). Why? Because attackers know smaller teams often lack resources and defenses.

Cybersecurity doesn’t have to be overwhelming. Here’s a simple toolkit to get started:

#### 1. Train Your Team

Most breaches start with a human mistake. Teach employees how to spot phishing and verify unusual requests.

#### 2. Strengthen Authentication

Require strong passwords and MFA for all business systems. Provide a password manager to reduce reuse.

#### 3. Keep Systems Updated

Schedule regular updates for software, operating systems, and mobile devices. Automate when possible.

#### 4. Back Up Data

Maintain secure backups – both cloud-based and offline – to recover quickly from ransomware.

#### 5. Build an Incident Response Plan

Know who to call, what steps to take, and how to communicate if something goes wrong. Even a one-page plan is better than none.

#### 6. Partner with Trusted Experts

Banks, IT consultants, and cybersecurity firms can provide tools, resources, and monitoring that small businesses can’t always manage alone.

Case in Point:

In 2023, a small retail shop in California was hit with ransomware. Because they had secure backups and an incident response plan, they recovered in 48 hours – while competitors in similar situations were shut down for weeks.

Your Next Step:

Download our Cybersecurity Toolkit Checklist to put these protections in place today. At Mission Valley Bank, we help small businesses protect what they've worked hard to build – because strong security means stronger communities.