



Building Success. Together.



COVID – A Year in Review
A Security Perspective

Maine Bankers Association
2021 Bank Expo
April 6, 2021

Agenda

- What We've Learned
- What's Next?
- Resources

What We've Learned

- Industry Preparedness
- Communication Gaps
- Vendor Management Complexities

New Processes and Policies

- Vaccines
- Offices and Branches
- Expiration of Regulatory Forbearance and Flexibility
- New Guidance
- Legal Considerations

What's Next?

“2020 was the craziest year ever”
Day 6 of 2021:



New Environment: It's Not Just COVID

2020

- January: Iranian Cyber Threat
- February: Pandemic?
- March: Yep, pandemic.
- April: Fraud Wave
- May: Nationwide Civil Unrest
- June: Start of Hurricane Season
- July: Pandemic Resurgence
- August: DNC and RNC
- September: Wildfires and Hurricanes
- October: Election Security
- November: Post-election Protests
- December: SolarWinds

2021

- January: Attack on U.S. Capitol
- February: Microsoft Exchange Vulnerabilities Exploit
- March:
 - States Reopening
 - Worsening Relations with China and Russia
 - Suez Canal Blockage
 - Mass Shootings
 - Start of Derek Chauvin Trial



Types of Incidents

- Cyber
 - Ransomware
 - System/Data Compromise
 - Supply Chain
- Physical
 - Natural
 - Man-made
- Combination
 - Industrial Control/Data Center Attacks
 - Telephony Denial of Service Attacks
 - Disinformation Campaigns

March 2020



March 2021



New Environment

- Confluence of Stressors
 - Pandemic
 - Severe Weather
 - Economic
 - Civil Unrest
 - Political Unrest
- Importance of Training
 - Health and Security Policies
 - De-escalation
 - Fraud and Cybersecurity

Recommendations

- Establish Contacts and Relationships
- Share Information
- Review Contracts and Agreements
- Test Response Plans and Technology
- Update Incident Response and Plans and Training
- Prepare for Fraud

Contacts and Resources

Heather Wyson-Constantine

Vice President

Cyber and Physical Security Policy

202-663-7513

hwyson@aba.com

Regulatory References and Guidance

- CFPB Rescinds Series Of Policy Statements To Ensure Industry Complies With Consumer Protection Laws; <https://www.consumerfinance.gov/about-us/newsroom/cfpb-rescinds-series-of-policy-statements-to-ensure-industry-complies-with-consumer-protection-laws/>
- Letter to the OCC on the Proposed Rule Regarding Permissible Bank Premises; https://www.aba.com/advocacy/policy-analysis/letter-to-occ-on-the-proposed-rule-regarding-permissible-bank-premises#_ga=2.108565447.47348129.1617495857-876117806.1582733432
- What You Should Know About COVID-19 and the ADA, the Rehabilitation Act, and Other EEO Laws; <https://www.eeoc.gov/wysk/what-you-should-know-about-covid-19-and-ada-rehabilitation-act-and-other-eeo-laws>
- Cleaning and Disinfecting Your Facility (updated April 5); <https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>

Contacts and Distributions

State

- Maine Division of Financial Regulation: <https://www.maine.gov/pfr/>
- FEMA Region 1: <https://www.fema.gov/about/organization/region-1>
- Maine Emergency Management Agency:
<https://www.maine.gov/mema>; <https://twitter.com/MaineEMA>
- Maine Information Analysis Center
<https://www.maine.gov/dps/msp/specialty-units/MIAC>
- <https://www.maineready.org/>
- FBI Boston: [boston.fbi.gov](https://www.boston.fbi.gov) (*satellite offices in Bangor and Portland*)
 - InfraGard: <https://www.infragard.org/>
- USSS Portland Field Office/Cyber Fraud Task Force: 207-780-3493
- Maine State Police Computer Crimes Unit:
<https://www.maine.gov/dps/msp/investigation-traffic/computer-crimes-unit>

Contacts and Distributions, cont.

Federal

- Homeland Security Information Network (HSIN): <https://www.dhs.gov/homeland-security-information-network-hsin>
- FEMA National Business Emergency Operations Center (NBEOC): <https://www.fema.gov/business-industry/national-business-emergency-operations-center>
- National Cyber Awareness System: <https://us-cert.cisa.gov/ncas>

Industry

- Maine Bankers Association: <https://www.mainebankers.com/>
- American Bankers Association: <https://www.aba.com/>
- Financial Services Information Sharing and Analysis Center: <https://www.fsisac.com/>

Resources

- Cybersecurity and Infrastructure Security Agency:
[CISA.gov](https://www.cisa.gov)
 - Hometown Security
 - Cyber Hygiene Services
 - Critical Infrastructure Workforce
 - COVID-19 Info
 - Priority Telecommunications Services (<https://www.cisa.gov/pts>)
 - Government Emergency Telecommunications Service (GETS)
 - Wireless Priority Service (WPS)
 - Telecommunications Service Priority (TSP)
- FBI.gov
 - FBI Warns of Telephony Denial of Service Attacks Affecting First Responders; <https://www.ic3.gov/Media/Y2021/PSA210217>
- SercretService.gov

Resources: Reporting

- Law Enforcement Cyber Incident Reporting: <https://www.fbi.gov/file-repository/law-enforcement-cyber-incident-reporting.pdf/view>
- USSS Preparing for a Cyber Incident: <https://www.secretservice.gov/investigation/Preparing-for-a-Cyber-Incident>
- FinCEN Advisories and Bulletins: <https://www.fincen.gov/resources/advisoriesbulletinsfactsheets>
 - Financial Crimes Targeting COVID-19 Economic Impact Payments
 - Companion Notice Providing Filing Instructions for Financial Institutions
- Federal Financial Institution Examination Council Supervisory Information: <https://www.ffiec.gov/>

Resources: Exercises

- Regional Treasury (Hamilton) Exercises
- FEMA Virtual Tabletop Exercises:
<https://training.fema.gov/programs/emivttx.aspx>
- CISA Exercises (*available through HSIN*)
 - COVID-19 Insider Threat Tabletop Exercise (Assault/Data Theft)
 - COVID-19 Insider Threat Tabletop Exercise (Active Shooter/Workplace Violence)
 - Potential Civil Unrest Tabletop Exercise
- FDIC Community Bank Exercises:
<https://www.fdic.gov/regulations/resources/director/technical/cyber/cyber.html>

Resources: Helping Customers and Communities Prepare and Recover

- Ready.gov
- FEMA Emergency Financial First Aid Kit:
<https://www.fema.gov/media-collection/emergency-financial-first-aid-kit>
- ABA Foundation Consumer Resources:
<https://www.aba.com/advocacy/community-programs/consumer-resources>

ABA Resources

- ABA Communications Guide 2021 (<https://www.aba.com/news-research/references-guides/communications-guide>)
- ABA.com
 - COVID-19
 - Weekly COVID-19 Briefing Podcast ([aba.com/podcast](https://www.aba.com/podcast))
 - SolarWinds Code Compromise
 - Unemployment Insurance Benefit Fraud
- [ABA.com/physicalsecurity](https://www.aba.com/physicalsecurity)
 - ABA Toolbox on Bank Robbery Deterrence
 - ABA Bank Capture System
 - Robbery and Bank Security (Online Training)
 - Recommendations for Processing Large Cash Withdrawals
 - Securing Financial Institution Assets During Civil Unrest
 - Suggestions for Addressing Use of Masks and Face Coverings in Branches
 - Active Aggressor for Managers and Employees