

MRES SUBMITS PERMIT FOR TORONTO POWER PLANT

On Aug. 7, Missouri River Energy Services (MRES) announced that it has submitted a facility permit application to the South Dakota Public Utilities Commission (PUC) to construct the Toronto Power Plant — a natural gas-fired generating facility located two miles north of Toronto, South Dakota.

The proposed facility will feature four combustion turbinegenerators with a combined output of 145 megawatts. It is designed to provide reliable, on-demand electricity to help meet growing regional energy needs. The project also includes a tap into an existing natural gas pipeline, construction of a 4.9-mile 345-kilovolt transmission line and a connection to a substation that accesses the regional energy market.

"As our public power communities continue to grow, along with their energy consumption, we're taking proactive steps to ensure reliability and affordability," said Terry Wolf, vice president and chief operating officer at MRES. "The Toronto Power Plant will provide flexible, fast-start generation that complements the needs of the regional grid today, which helps us deliver reliable power to our municipal electric utilities."

The project site was carefully selected based on its proximity to existing transmission infrastructure, fuel supply, and to minimize environmental impacts. If approved, construction is expected to begin in spring 2027 with the facility projected to be operational by the end of 2029.

The next step in the regulatory process will be a public input meeting held by the PUC, starting at 5:30 p.m. on Wednesday, Sept. 24, at the Deubrook Elementary School gym in Toronto,

South Dakota. The application and other documents in the docket may be accessed on the PUC's website at https://puc.sd.gov/Dockets/Electric/2025/EL25-028.aspx.

MRES is committed to working closely with state regulators, local stakeholders and area residents to ensure the project is developed responsibly and transparently. The application to the PUC includes detailed information about the facility's design, environmental considerations and public benefits.

For more information about the Toronto Power Plant and MRES, visit: mrenergy.com/energy-resources/generation. For more information about the South Dakota PUC, visit puc.sd.gov.



Missouri River Energy Services has applied to the South Dakota Public Utilities Commission for a permit to build the Toronto Power Plant, a 145-megawatt natural gas facility two miles north of Toronto, S.D. The project includes four combustion turbines, a natural gas pipeline tap, a 4.9-mile transmission line, and a substation connection to the regional energy market.

MRES AND WMMPA ANNOUNCE NEW BOARD APPOINTMENTS

Missouri River Energy Services (MRES) and Western Minnesota Municipal Power Agency (WMMPA) are proud to announce two leadership changes to their Boards of Directors. These appointments reflect the organizations' continued commitment to strong governance and experienced utility leadership.

Travis Schmidt, general manager of Moorhead (Minnesota) Public Service, has been appointed to the MRES Board of Directors. He has served on the WMMPA Board since 2020 and was recently elected as secretary.



Scott Grabe, public works director for the City of Staples (Minnesota) has been appointed to serve as a director on the WMMPA Board. Grabe fills the seat previously held by Guy Swenson, former manager of Barnesville (Minnesota) Municipal Utilities, who retired from both boards in June.

"Travis brings a wealth of experience, integrity and a strong commitment to public power," said Vernell Roberts, chair of the MRES Board. "He has already made valuable contributions to WMMPA, and we're pleased to see his leadership expand with his new role on the MRES Board."

Schmidt brings more than 17 years of experience in the electric and water utility industry. He began his career with

Moorhead Public Service in 2008 as a project engineer and has served as general manager since 2020. He joined the WMMPA Board in 2020 as a director. Schmidt is a registered professional engineer in Minnesota, holds a Bachelor of Science in Electrical Engineering from North Dakota State



University in Fargo, and earned his MBA from the University of Mary (Bismarck, North Dakota). He is also active on the Minnesota Municipal Utilities Association (MMUA) Finance Committee and the Lake Agassiz Water Authority Board.

Grabe brings more than 20 years of hands-on experience in municipal

utility operations. A graduate of the electrical line worker technology program at Minnesota State Community and Technical College in Wadena, Grabe began his career in electric construction before joining the City of Henning in 2000, where he served as utilities superintendent from 2009 to 2019. Grabe currently oversees the electric, water/wastewater and streets departments in Staples, Minnesota. He also serves as President of the MMUA Board of Directors.

"We're pleased to welcome Scott to our board. His deep operational knowledge and dedication to service make him an excellent addition. His expertise will be a great asset as we continue to serve our member communities with reliable, cost-effective energy," said Scott Hain, WMMPA board chair.

BERESFORD CITY OFFICER OF THE YEAR

Elaine Johnson, finance officer for the MRES member community of Beresford (South Dakota), was named the 2025 Finance Officer of the Year by the South Dakota Governmental Finance Officers' Association.

Johnson received the prestigious award in recognition of her diligence, transparency and innovative approach to managing the city's financial operations.

"Elaine exemplifies the integrity, excellence and dedication that define a Finance Officer of the Year," said Beresford Mayor Eli Seeley, who nominated her for the award. "Her leadership has been instrumental in ensuring the city's long-term fiscal stability."



Congratulations to Elaine Johnson, finance officer for the MRES member community of Beresford (South Dakota), for being named the 2025 Finance Officer of the Year by the South Dakota Governmental Finance Officers' Association.

During Johnson's tenure, the City of Beresford has maintained a strong financial foundation while investing in infrastructure, public safety and capital improvement projects.

The South Dakota Governmental Finance Officers' Association is an affiliate of the South Dakota Municipal League. To learn more, visit SDMunicipalLeague.org/financeofficers.

CELEBRATE NATIONAL HYDROPOWER DAY - AUGUST 24

Join MRES on Aug. 24 as we recognize National Hydropower Day, a day dedicated to celebrating the vital role hydropower has played in powering America for more than 135 years. As one of our country's oldest and most reliable sources of renewable energy, hydropower continues to drive progress toward a cleaner, more resilient energy future.

Hydropower is the second-largest source of renewable electricity in the U.S., and it does more than just power our communities. It provides essential grid reliability, bolsters the health of our rivers, helps integrate other renewable sources like wind and solar and supports thousands of skilled jobs across the country. Hydropower also serves as a critical climate solution by reducing greenhouse gas emissions and enabling a cleaner energy mix.

This year's theme, "Clean Energy for a Strong America," underscores hydropower's ongoing contributions to national energy independence, economic growth and climate resilience.

MRES was founded, in part, to help municipal utilities secure affordable, renewable electricity from the Missouri River dams. Today, nearly all MRES member utilities receive hydroelectric power from the Western Area Power Administration (WAPA) — with hydropower making up around 42% of their energy portfolio.

We invite you to celebrate National Hydropower Day by learning more about how this flexible, homegrown energy resource continues to benefit our communities and economy. Find more information about our hydropower resources at www.mrenergy.com/energy-resources/generation/hydroelectricity.

GET A BEHIND-THE-SCENES LOOK AT RED ROCK HYDROELECTRIC PROJECT!

To celebrate National Hydropower Day, MRES is inviting you to take a tour of the Red Rock Hydroelectric Project in Pella, Iowa.

Choose from one of three dates: Thursday, Aug. 21 Sunday, Aug. 24 Wednesday, Aug. 27

Registration is required and can be completed at mrenergy.com/events.

CONNECTION, SAFETY AND COMMUNITY SPIRIT AT SAUK CENTRE'S NIGHT TO UNITE

Employees from Sauk Centre Public Commission were proud to take part in this year's Night to Unite, held Tuesday, Aug. 5 in Sauk Centre, Minnesota. The annual event brought together community members, law enforcement, first responders, local businesses and civic organizations for an evening focused on connection, safety and community spirit.

Hosted by the Sauk Centre Area Chamber of Commerce, the 2025 Night to Unite featured a wide variety of free activities for all ages, including games, music, face painting and hands-on opportunities for kids to meet first responders and explore emergency vehicles. Food vendors and local booths rounded out the festive atmosphere.

We love it when our members engage with local organizations, helping foster community relationships while promoting a shared sense of safety and support.



From left to right, Sauk Centre utility employees Stacy Groetsch, Jennie Frank and Anna Johnson hand out goodies at the community's Night to Unite.



PROMOTING MUNICIPAL POWER DURING D.C. FLY-IN

MRES staff, board members and member-community leaders recently traveled to Washington, D.C., to participate in the American Public Power Association's (APPA) annual Policy Makers Council (PMC) Fly-In, held July 16–17.

The PMC, made up of elected and appointed officials who help govern public power utilities, plays a vital role in advocating for energy policies that support local control, affordability and long-term grid resilience.



Vernell Roberts stands with Madalyn Sukke, Detroit Lakes Public Utilities Commissioner, in Minnesota Sen. Amy Klobuchar's Washington D.C., office.

This year's discussions also touched on broader energy topics like grid reliability, wildfire mitigation, FEMA reform and resource adequacy. MRES member communities are well-represented on the PMC. Madalyn Sukke (Utilities Commissioner, Detroit Lakes, Minnesota), Spencer Hawley (Utility Board Member, Brookings, South Dakota), and Mayor Jon Cole of Vermillion, South Dakota, sit on the council along with Eric Moerman (Mayor Pro Tem, Sioux Center, Iowa), who serves as PMC officer and Chair-elect.

For many attendees, including small-town leaders and utility managers, the Fly-in is an opportunity to make sure their communities are heard in national policy conversations.

"We're proud to stand shoulder-to-shoulder with fellow public power advocates and speak up for the customers we serve," MRES Board Chair Vernell Roberts said. "These conversations matter, and they help ensure that local priorities stay front and center in national energy decisions."

PMC participants meet twice in D.C.— once earlier in the year during the APPA Legislative Rally and once during a separate PMC-only event in July. The July event is a key opportunity for municipal electric advocates to engage directly with members of Congress and staff, speaking on behalf of the hometown electric utilities that power millions of Americans with reliable, community-focused energy.

Sukke, Hawley and Cole each took part in the July Fly-In. Other attendees representing MRES and member communities included Roberts (Detroit Lakes, Minnesota), MRES board members Steve Meyer of Brookings, and John Prescott of Vermillion, MRES President and CEO Matt Schull, MRES Vice President of Government Relations Deb Birgen and MRES Government Relations Liaison Kersten Johnson.

During the Fly-In, the delegation met with all three of South Dakota's congressional representatives — Senate Majority Leader John Thune, Sen. Mike Rounds and Rep. Dusty Johnson. They also met with congressional staff members representing Minnesota Sens. Amy Klobuchar and Tina Smith, and Rep. Michelle Fischbach.



From left to right, MRES Board Member John Prescott, Brookings Municipal Utilities Board member Spencer Hawley, Vermillion Mayor Jon Cole, MRES Government Relations Liaison Kersten Johnson, Senate Majority Leader John Thune (S.D.), MRES President and CEO Matt Schull, MRES federal lobbyist Samantha McDonald and MRES Board Member Steve Meyer.



From left to right, Vermillion Mayor Jon Cole, MRES Board member John Prescott, U.S. Rep. Dusty Johnson (S.D.), MRES Government Relations Liaison Kersten Johnson, Brookings Municipal Utilities Board member Spencer Hawley and MRES Board member Steve Meyer.

The meetings focused on three key policy areas crucial to the strength and sustainability of municipal utilities:

1. Municipal Tax-Exempt Financing:

Advocates thanked congressional members for protecting the tax-exempt status of municipal bonds during the recent budget debate and urged continued protection of this cost-effective financing tool necessary to fund municipal investment in critical electric infrastructure.

- 2. Permit Reform: Advocates discussed the need for streamlining federal permitting processes to help and municipal utilities more efficiently upgrade or build energy infrastructure, while still meeting environmental responsibilities.
- 3. Protecting the Power Marketing Associations (PMAs): With many MRES member utilities relying on hydropower from the Western Area Power Administration (WAPA), participants emphasized the value of the PMAs in maintaining affordable, reliable electricity, and urged the congressional delegation to protect the PMAs from costly changes like privatization of the PMAs.
- "This annual Fly-In provides a unique and valuable opportunity for public power officials to sit down with lawmakers and speak to the real needs of our communities," Schull said. "The conversations we have here shape the policies that impact how we serve our customers every day."

MUNICIPAL POWER LEADERSHIP ACADEMY SCHEDULED FOR MID-SEPTEMBER

MRES will host the 11th annual Municipal Power Leadership Academy (MPLA) on Sept. 17-18 at the ClubHouse Hotel and Suites in Sioux Falls, South Dakota. The course is designed for new or recently hired utility managers, city managers, mid-level managers, utility board members and city council members.

The program kicks off **Wednesday, Sept. 17** at 10 a.m. with MRES and Our Relationship with Your Utility, led by Terry Wolf, vice president and chief operating officer. Following that, MRES staff will cover topics central to utility operations:

- Purchase of Electricity and Our Power Supply Mix Austin Hoekman, director of energy supply & operations
- Renewables and Distributed Generation –
 Derek Bertsch, senior regulatory & contracts counsel
- Cybersecurity John Bade, cybersecurity architect II
- Rates and Cost of Service –
 Evan Leebens, senior rate analyst
- Energy Services –
 Shannon Murfield, director of energy services
- Technology Solutions –

 Brad Lingen, smart grid technical supervisor
- Distribution Maintenance and Managing Your Crew Jeff Becthold, distribution maintenance superintendent

Members will also enjoy a **Member Support Opportunities Review** over lunch with *Amy Collins*, member programs coordinator.

Thursday, Sept. 18, begins with breakfast from 7 to 8 a.m. before diving into Electric Industry Trends with *Wolf* and *Tammie Krumm*, MRES vice president of human resources and administration and interim chief strategy officer.

The meeting wraps up with a timely discussion on **Effective Board Governance** from *Dan Harmelink*, general counsel & vice president of legal.

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Learn more about the event and see the full agenda at https://www.mrenergy.com/event/mres-municipal-power-leadership-academy.

DON'T MISS TECH DAYS SEPT. 24-25

Take a two-day deep dive into the tools, trends and technologies shaping the future of public power at Technology Days.

Tech Days will take place Sept. 24–25 at the Canopy by Hilton in downtown Sioux Falls, South Dakota. This year's event promises dynamic speakers, hands-on learning and valuable networking. The conference opens with remarks from MRES President & CEO Matt Schull, followed by keynote speaker Scott Schwefel of Discover Yourself, Inc. Schwefel will present "The Brain Science of Communication" and the "Insights Discovery" tool to improve relationships and productivity.

The first morning also features cybersecurity strategies for small and medium utilities, led by MRES Cybersecurity Architect II John Bade, with an emphasis on low-cost, practical solutions. Afternoon Tech Talks will cover topics including new construction design review rebates, municipal power advantage reports, Hawarden's electric school bus, public power promotion, proactive maintenance services and electrification initiatives.

Additional sessions highlight key accounts programs and a case study on a 1.2-megawatt customer-owned solar installation in Luverne, Minnesota. The day ends with presentations on emerging technologies, the WattSTARs awards, and entertainment by The Dock Dads, followed by an after-party dinner at Cherapa Place along the Big Sioux River.

Day two begins with MRES member success stories in smart grid modernization, load management, meter-data management

and more. Attendees will also learn about tunable lighting and network lighting controls before participating in two rounds of interactive roundtables on topics such as member support services, Bright Energy Solutions rebates, load control strategies, Tyler Technologies ERP Pro 10 and key account development.

The conference concludes with a keynote from Dr. Mark Spanier of Dakota State University on "Artificial Intelligence, Cybersecurity and Energy Applications — Innovation Through Industry Partnership."

Registration is \$99, including meals, with an optional \$40 guest ticket for the WattSTAR Dinner. Hotel rooms at the Canopy by Hilton are available at the MRES group rate of \$199 per night. The hotel group rate ends Aug. 22 and registration closes Sept. 12.



Check out the full agenda and register at https://www.mrenergy.com/event/mres-technology-days.

EVENTS CALENDAR

AUG **20-24**

SOLINDS OF SUMMER

Marshall, Minnesota https://visitmarshallmn.com/ sounds-of-summer SEPT **17-18**

MRES MUNICIPAL POWER LEADERSHIP ACADEMY

Sioux Falls, South Dakota https://www.mrenergy.com/ event/mres-municipal-powerleadership-academy SEPT **27**

APPLEFES¹

Woodbine, lowa https://www.woodbineapplefest.com

Brad Lingen, Smart Grid Technical

Supervisor, speaks at a previous

Tech Days in Sioux Falls.

AUG **22-23**

POTATO DAYS

Barnesville, Minnesota https://www. facebook.com/ BarnesvillePotatoDays/ SEPT **24-25**

TECH DAY

Sioux Falls, South Dakota https://www.mrenergy.com/ event/mres-technology-days SEPT **27-28**

REMSEN BARN FESTIVAI

Remsen, lowa https://www.remsenbarnfestival.org

SEPT **11-13**

KING TURKEY DAY

Worthington, Minnesota https://www.kingturkeyday.org SEPT **26-27**

COCA-COLA DAY!

Atlantic, Iowa www.atlanticiowa.com To have your event listed, send the event's date, name, location and contact information to info@mrenergy.com.

Visit mrenergy.com/events to see a full listing of calendar events for MRES and its members.



SEPT **12-13**

HUTCHINSON ARTS & CRAFTS EXPO

Hutchinson, Minnesota https://explorehutchinson.com/ SEPT **27**

WYATT EARP DAY

Pella, lowa https://www.pellahistorical.org/ wyattearpdays



DAY ONE: WEDNESDAY, SEPT. 24

10 a.m. - 10:15 a.m.

OPENING REMARKS

Matt Schull, MRES President & CEO

10:15 a.m. - 11:30 a.m.

AM KEYNOTE: THE BRAIN SCIENCE

OF COMMUNICATION — People really do communicate in color. Scott Schwefel of Discover Yourself, Inc., will help us use our brains to understand others, and offer a system to better understand ourselves and each other. We'll learn how to improve relationships and maximize productivity through the language of Insights Discovery.

11:30 a.m. - Noon

CYBERSECURITY FOR UTILITIES – MRES

Cybersecurity Architect John Bade will discuss practical, low-cost cybersecurity measures that small and medium-sized utilities can utilize today.

Noon - 1 p.m. - LUNCH

1 p.m. - 2:30 p.m.

TECH TALKS FEATURING:

- New Construction Design Review Rebates Kurt Hauser, Energy Services Technical Supervisor
- Speaking Public Power:
 How Communication Builds
 Stronger Communities
 Valerie Larson-Holmes,
 Director of Communications
- Electric Power Research Institute (EPRI) Industrial Audit Wins Darlene Weber-Scott, Energy Services Technical Specialist
- Municipal Power Advantage Reports
 Amy Collins, Member Programs Coordinator
- Hawarden's Electric School Bus Experience Travis Waterman, Public Works Director, City of Hawarden (lowa)
- Proactive Maintenance Services
 Rick Bueltel, Senior Energy Services Technician
- Jesse's Electrification Journey
 Jesse Robertson, Energy Services
 Technical Specialist

2:30 p.m. - 2:45 p.m. - BREAK

2:45 p.m. – 3:15 p.m.

KEY ACCOUNTS ACHIEVEMENTS

Hear how MRES members have developed or strengthened their key accounts program, and how those relationships benefit their customers, utility and community.

Energy Services Field Supervisor Lisa Fischer will moderate this discussion with:

 John Eggert, Energy Services Outreach Coordinator, Willmar (Minn.) Municipal Utilities

- Sonya Skinner, Energy Services Coordinator, ALP Utilities (Alexandria, Minn.)
- Todd Halverson, Electric Superintendent, City of Vermillion (S.D.)

3:15 p.m. – 3:45 p.m.

LARGE DISTRIBUTED ENERGY RESOURCES CASE STUDY

Transmission Planning Engineer Supervisor Andy Berg and Senior Rate Analyst Evan Leebens will tell us about a 1.2-megawatt customer-owned solar installation brought online earlier this year in Luverne, Minn. What steps should you take if a large DER wants to interconnect to your distribution system? And what are the potential financial impacts on the customer, and on your utility?

3:45 p.m. – 4:15 p.m. EMERGING TECHNOLOGIES & CUSTOM INCENTIVES

Kurt Hauser returns to highlight some exciting new technologies and custom incentives that could benefit your customers.

4:15 p.m. - 4:30 p.m. - BREAK

4:30 p.m. – 5 p.m. 2025 WATTSTARS AWARDS

Join the party as we recognize members' achievements from 2024-25 -hosted by Beth Omanson, Sr. Energy Services Field Representative and Joe Peters, Energy Services Field Representative. Enjoy special entertainment by The Dock Dads: Chris Toenjes, Colby Pierret, Jesse Robertson and Rick Bueltel.

6 p.m

WATTSTARS AFTER PARTY & DINNER

Cherapa Place (Bancorp Building), Second Floor (345 N Reid Place)

Join us on a 10-minute walk to a special Sioux Falls dining venue along the Big Sioux River. We'll enjoy fantastic food and amazing rooftop views of downtown and the riverfront. (Registered attendees may bring a guest to dinner for \$40.)

DAY TWO: THURSDAY, SEPT. 25

7 a.m. – 8 a.m. – BREAKFAST

8:10 a.m. - 8:40 a.m.

SMART GRID SUCCESS STORIES

Hear from MRES members who have modernized their utilities through smart grid technologies like load management, AMI and meter-data management systems.

Smart Grid Technical Supervisor Brad Lingen will moderate this discussion with:

- Casey Eggermont, City Auditor (Hillsboro, N.D.)
- Eric Roos, Utility Coordinator and Vida Iten, Customer Service Supervisor (Worthington, Minn.)
- · Marcia Bierman, Finance Officer (Pickstown, S.D.)

8:40 a.m. - 9 a.m.

TUNABLE LIGHTING AND NETWORK LIGHTING CONTROLS – With most of the high-wattage incandescents and fluorescents already replaced, where do we find lighting energy savings now? Energy Services Technical Specialist Darlene Weber-Scott shows us what's

9 a.m. - 9:10 a.m.

RELOCATE TO ROUNDTABLE DISCUSSION ROOMS

next in the lighting industry.

Chris Toenjes, Energy Services Field Representative

9:10 a.m. - 9:50 a.m.

ROUNDTABLE SESSION #1 OPTIONS:

- Making the Most of Member Support Services (school program, ambassadors, community sponsorships, Municipal Power Advantage reports and more)
- 2. Cost-effective Ways to Promote Bright Energy Solutions and the Value of Public Power to Customers
- 3. Smart Grid Services: What's in it for My Utility (Load Management, AMI, Meter Data Management)

9:55 a.m. – 10:35 a.m. ROUNDTABLE SESSION #2 OPTIONS:

- 1. What Can Tyler Tech's ERP Pro 10 Software do for My Utility?
- 2. Selling Your Customers on Load Control
- 3. Key Account Think Tank: Strategy in Action

10:35 a.m. - 10:50 a.m. - BREAK

10:50 a.m. - 11:50 a.m.

TECH DAYS TRIVIA

Shannon Murfield, Director of Energy Services

11:05 a.m. – 11:50 a.m.

KEYNOTE: ARTIFICIAL INTELLIGENCE, CYBERSECURITY AND ENERGY APPLICATIONS – INNOVATION THROUGH INDUSTRY PARTNERSHIP

Computer science expert Dr. Mark Spanier will explore the rapidly evolving fields of artificial intelligence and cybersecurity and will examine applications in the energy sector – from grid monitoring to predictive maintenance. Get insights into cutting-edge technologies that are driving innovation and strengthening critical infrastructure. Dr. Spanier is an associate professor at The Beacom College of Computer & Cyber Sciences at Dakota State University in Madison, S.D.

11:50 a.m. – Noon

COMPLETE SURVEYS AND AWARD DOOR PRIZES

Must be present to win.

Noon

Enjoy a boxed lunch with attendees or grab one for the road.



PO Box 88920 Sioux Falls, SD 57109-8920

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RANSOMWARE ATTACKS SURGED BY 63% LAST QUARTER By KnowBe4

Ransomware attacks increased by 63% year-over-year in the second quarter of 2025, with a total of 276 publicly disclosed incidents, according to a new report from BlackFog, a global Al based cybersecurity company.

The research indicated there were likely even more attacks, with an estimated 81% of all ransomware attacks going unreported. In the second quarter of this year, there were 1,446 ransomware attacks that were not publicly reported — a 19% jump from the same time in 2024. In most cases, attackers also stole sensitive information. This practice, called data exfiltration, means taking data from a victim's computer or network and sending it to a system the attacker controls. It happened in 95% of the ransomware attacks that were made public.

Here are eight crucial ways you can protect yourself from ransomware attacks:

1. Keep Software Up to Date

Install updates for operating systems, applications and antivirus software. Patch known vulnerabilities to prevent exploits.

2. Back up Your Data

Back up regularly, at least weekly - if not daily. Store backups offline or in the cloud using a reputable, version-controlled system. Test backups periodically to ensure they can be restored.

3. Use Strong Security Tools

Use a reliable antivirus/anti-malware solution with real-time protection. Enable firewalls (both network and device-based). Use email filtering to block malicious attachments and links.



4. Train Users

Be skeptical of unsolicited emails, links or attachments. Never enable macros, small programs or sets of instructions used to automate repetitive tasks, in Word or Excel documents unless you're 100% sure it's safe. Learn to spot phishing and suspicious behavior.

5. Use Strong Authentication

Enable multi-factor authentication (MFA) wherever possible. Use unique, complex passwords and store them with a password manager.

6. Limit User Privileges

Give users only the access they need. Avoid using administrator accounts for daily activities.

7. Disable Unnecessary Features

Turn off features like Remote Desktop Protocol (RDP) if not needed. Disable autorun on USBs and other external media.

8. Prepare an Incident Response Plan

Know who to contact and what steps to take in case of an attack. Include legal, IT and communications teams in the plan.