MISSION VALLEY BANK

MVB 2025 BLOG #1: Cybersecurity Month

Top 5 Cybersecurity Threats of 2025

The New Face of Risk — and How to Stay Ahead

Not long ago, cyber threats looked like clumsy spam emails full of typos. In 2025, they look like a well-crafted message from your CEO, a perfectly cloned voice on your phone, or even a friendly-looking mobile app.

Here are the top 5 threats to watch in 2025:

1. AI-Powered Phishing
Scammers are using artificial intelligence to create near-perfect emails. In fact, the Anti-Phishing Working Group reports that phishing volumes increased by 50% last year, and AI makes these attacks even harder to detect.

2. Deepfake Voice Calls
Imagine getting a call from someone who sounds *exactly* like your boss asking you to wire funds. Deepfake voice tech is getting cheaper and more realistic. Criminals are using it to trick employees into sending money or sharing sensitive data.

3. Ransomware 2.0
Ransomware isn't just about locking your files anymore. Now attackers threaten to *leak* stolen information if you don't pay. In 2024, the average ransomware incident cost small businesses $274,000 in downtime and recovery (Sophos).

4. Mobile Malware
We do everything on our phones — banking, payments, work. That makes them prime targets. Fake apps and malicious text messages (smishing) are exploding in popularity among criminals.

5. Credential Stuffing
Hackers buy stolen passwords on the dark web and try them across multiple sites. If you reuse the same password, you're at risk. Verizon reports that 80% of breaches involve weak or reused credentials.