

The Idaho Small Business Cybersecurity Crisis

*A Data-Driven Look at the Growing Threat Facing
Idaho's Small Businesses*
2025 EDITION

Presented by:
Clearwater Network Solutions



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The Idaho Small Business Cybersecurity Crisis

NEW And Critical Changes to IT Security, Insurance Coverage and Data Protection Laws That Will Put Your Business at Serious Financial Risk If Not Addressed This Year

Discover what the vast majority of CEOs don't know and haven't been told by their IT company or team about changes to cybersecurity risks, insurance and growing data protection laws that put them at **UNDERAPPRECIATED RISK** of a crippling cyber-attack and subsequent costs, lawsuits and fines – and what to do about it now.



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About The Author

Bob Voelkers is the President of Clearwater Network Solutions and a highly experienced IT specialist and network engineer with over 25 years of expertise in the IT services industry and 45 years of overall experience in the field of computing. Throughout his career, Bob has worked closely with a broad spectrum of businesses across more than 50 industries, ranging from small startups to large multinational corporations, including notable companies such as Norris Production Services and Mody Pumps.

In his personal time, Bob is deeply passionate about outdoor pursuits, including photography, rafting, hiking, hunting, and fishing. Additionally, he is a dedicated animal advocate, having personally rescued over 100 dogs and cats.



Bob began his IT career in 1992 and quickly advanced to the role of IT Manager for an international oil and gas processing equipment company. Following the company's acquisition, Bob founded his own IT services business in 1999. Since then, Clearwater Network Solutions has evolved into a comprehensive managed IT services provider, catering to small and medium-sized businesses.

Today, Clearwater Network Solutions proudly serves Idaho County and its neighboring counties, forming the heart of North Central Idaho.

At Clearwater Network Solutions, our mission is to provide reliable and innovative IT products and services to small and medium-sized businesses in North Central Idaho. We are committed to delivering exceptional value through competitive pricing, while maintaining the highest standards of ethical and moral practices in all aspects of our work. Our focus is on building long-term partnerships with our clients, ensuring their technology needs are met with integrity and dedication.

The Truth Nobody Is Telling You About IT Security and The Risk You're Exposed To

All of the hard work, investments and time you've put into growing your business is at HIGH risk due to the false information and half-truths you've been told by high-paid IT companies and your insurance provider.

You *think* your IT company or person has your network protected. You *think* you're compliant with a growing number of new data protection and IT security laws (or at least good enough, close enough to being compliant and secure). You *think* your insurance company will cover your losses and expenses if a breach occurs and your business is significantly impacted. You *think* your staff is being smart and not putting you at risk because they "know" not to be stupid or click on strange e-mails. You *think* your bank, credit card processing company or software vendor assumes all the risk for the payments you take and the credit card processing. And you *think* that because you're small, nobody wants to target you.

Worst of all, you *think* a data breach would be minor inconvenience with very few negative effects or costs. And two years ago, you might have been right...

But today, ALL of these assumptions are wildly inaccurate – and if you're still operating on any of these, you are putting your business at risk of serious financial damages with long-reaching negative implications. Consider this report your wake-up call. There have been significant changes over the last few years in the impact of cyber-attacks, new regulatory compliance law about what YOU as a business owner are responsible for, what insurance will cover (and what's necessary to make sure your claim is not denied) and IT protections.

With all the changes, I can assure you of this: the plan you put in place a year or two ago to deal with IT security and risk is no longer viable.

We can practically guarantee that what you've been told about keeping your business secure from hackers is either wildly inaccurate or insufficient and incomplete, putting you in a position of underappreciated risk, and when a breach happens, those who sold you their "IT compliant" solution or IT security services will be nowhere to be found, accepting no responsibility, **leaving you to face it all on your own and paying out of your pocket.**

You don't want to be blindsided by a cyber-attack and then discover how much this can negatively impact you, then say, "Why wasn't I told THAT?"

To be clear, this is not just about meeting government standards around HIPAA, FTC Safeguards, PCI compliance, etc. This is about making sure you completely understand the risks associated with a cyber-attack, IT failure or employee mistake and the costs, consequences and damage that will result for your business.

That's why I wrote this report. Over the last few years, I've discovered that ZERO of the businesses and medical entities I've assessed before becoming clients are even close to being prepared for a security incident, much less able to pass a compliance audit.

Not a single one.

All of them were operating under the incorrect assumption that they were “secure enough,” and they grossly underestimated the costs and wide-reaching negative impact a breach would incur. Their trusted team of “experts,” who are supposed to be informing them and protecting them, are FAILING to do their job. You are very likely in the same situation.

This means if you were to experience a breach (and it's getting more and more likely you will), your staff would instantly be hit with a crushing workload of cleanup to recover from the breach, dealing with auditors, the FBI and attorneys who will overwhelm you with things they need. You would also be financially devastated by the fines, emergency IT services, legal fees and services you would be forced to buy just to get back up and running.

Worse yet, there is a very good chance your insurance claim could be denied or not fully paid out due to your failure to do the things we've outlined in this report.

This is NOT a subject you want to take lightly or “assume” you have handled. IT compliance and IT systems security should NOT be entirely abdicated to your business administrator, IT department or company. It should not be assumed that because your software company is “HIPAA compliant” or hosted on an online portal that you are – and that you are protected from a cyber-attack. YOU need to get the facts about what it means to be “willfully neglectful” and make choices about what risks you are willing to take, if any, because it will be your business's reputation and your financial responsibility should a breach happen.

Bottom line: small businesses and medical practices are the #1 target for cybercriminals for reasons we'll discuss in this report – and you have almost certainly NOT been given a plan that is 1) complete, 2) practical, and 3) affordable. Your parachute is full of holes, and you are completely without a backup chute that will deploy.

QUESTION: When was the last time your current IT company had THIS conversation with you? What HAVE they told you about these new threats? If they have been silent, then I would urge you to read this report in full and act on the information urgently.

“A Breach Won’t Happen To My Business...We’re Too Small. My Staff Is Too Smart. We’re Good,” You Say?

Don’t think you’re in danger because you’re a “small” business and don’t have anything a hacker would want? That you have “good” people who know better than to click on a bad e-mail or make a mistake? That it won’t happen to you?

That’s EXACTLY what cybercriminals are counting on you to believe.

It makes you easy prey because you put ZERO protections in place, or grossly inadequate ones. In fact, SMALL businesses are the target because you’re infinitely easier to compromise. Hackers are unethical but not stupid.

You have a bread-bag twist tie locking the gate to a veritable gold mine of prize data (medical records, credit cards, financial records and personal information) that can be sold for millions of dollars on the dark web. Let’s be clear: you are dealing with highly sophisticated cybercriminals who can and have outsmarted extremely competent IT teams working for large organizations and government entities. You and your staff are NOT above making a mistake or being duped.

Further, most of the small businesses that get breached are not “handpicked” by hackers – that’s not how they operate. They run grand-scale operations using automated software that works 24/7/365 to scan the web to indiscriminately target as many victims as they can. Like commercial fishing boats, they cast wide nets and set baited traps. And yes, small businesses DO get targeted and DO get breached every day – **and the attacks are escalating.**

According to Secureframe’s Q4 2024 data, there were on average **~97,552 cyber-attacks per organization annually**, marking a **75% increase** compared with the prior year. Industry analysis shows that approximately **83% of small and medium-sized businesses are not financially prepared to recover from a cyber-attack**. At the same time, cyber insurance is becoming harder to obtain, premiums are climbing, and insurers are increasingly scrutinizing—or even denying—claims.

Why? Because the businesses who bought the insurance policies agreed to adhere to and implement critical protections in the application, but then didn’t follow through on ensuring they were. They ASSUMED their IT company “had it covered,” but they didn’t.

You just don’t hear about these breaches because the news wants to report on BIG attacks, or it’s kept quiet by the business for fear of attracting bad PR, lawsuits and data-breach fines out of sheer embarrassment.

But make no mistake – small, “average” businesses are being compromised daily, and clinging to the smug ignorance of “That won’t happen to me” is an absolutely surefire way to leave yourself wide open to these attacks.

And if you get breached, you WILL be fined and questioned about what you did to protect patient and client data. Unlike other small businesses, you have a legal obligation to protect that

information, and you would face financial consequences IF you shrugged this off, made an assumption you are “good” or abdicated this entirely to your staff.

You can’t argue, “I didn’t know.” Cyber-attacks have been happening for years now – and ignorance is not an acceptable excuse to a judge or government regulator. You HAVE been warned. You HAVE been told and you should know better.

Are you 100% sure you’re “too small” to deal with a hacker who exposes your clients’ financials, credit cards, personal data or medical records? Are you “too small” to worry about paying the fines and costs that you will incur?

The AVERAGE ransomware demand is now OVER \$2.7 MILLION DOLLARS – and is on the rise. And that does not include legal fines, lawsuits, emergency IT support services for recovery of your systems and clients and revenue lost.

It’s also estimated that small businesses lose about \$35,000 per ransomware incident, plus an additional **\$200,000 in lost revenue from just 25 hours of downtime**. Add to that the **minimum fine for willful neglect under HIPAA—\$10,000 per violation (corrected within 30 days), up to \$250,000 annually**, or uncorrected violations that start at **\$50,000 per violation with annual exposure up to \$1.5 million**. PCI non-compliance penalties can run from **\$5,000 to \$100,000 per month**. Sure, maybe **\$150,000** doesn’t look catastrophic on paper—but are you genuinely OK with taking that chance?

Larger companies have extensive staff and the ability to invest in sophisticated technology to protect them, as well as lawyers and IT personnel on call to prevent and respond should an incident occur. **That’s NOT the case for you, the small business.** You don’t have such resources or the funding to afford them; therefore, the LAST thing you need is to be woefully unprepared for an inevitable breach or compliance violation, which will undoubtedly be made worse by some ambulance-chasing attorney who convinces even one of your clients they’ve been significantly harmed by your lack of compliance.

How Bad Can It Be?

My Insurance Will Cover Me, Won’t It?

Insurance companies are in the business to make money, NOT pay out policy claims.

A few years ago, cyber insurance carriers were paying out approximately **70% of premiums in claims** during ransomware-driven market shocks. Fast-forward to today, and those figures have flipped: carriers are now paying only **around 40–50% of premiums** in claims, which has prompted drastic shifts in underwriting, pricing, and coverage terms across the cyber-liability landscape.

For starters, getting even a basic cyber-liability policy today may require you to prove you have certain security measures in place, such as multifactor authentication, password management, anti-phishing technology, employee awareness training, and immutable data backup in place. These carriers want to see phishing training and cyber security awareness training in place, and some will want to see a WISP and/or a Business Continuity Plan from your organization.

Depending on the carrier, your specific situation and the coverage you're seeking, the list can be longer.

But the biggest area of RISK that is likely being overlooked in your business is the actual enforcement of critical security protocols required for insurance coverage and compliance. Insurance carriers can (and will) deny payment of your claim if you failed to actually implement the security measures required to secure coverage. When a breach happens, before paying out, they will investigate how it happened and whether or not you were negligent.

You cannot say, "I thought my IT company was doing this!" as a defense. Your IT company will argue that they were not involved in the procurement of the insurance policy and did not warranty your security (none will; check out your contract with them).

They might show evidence of you refusing to purchase advanced security services from them to further distance them from any responsibility. And if you haven't been documenting the steps you've taken to secure personally identifiable information (PII) to prove that you were not "willfully negligent," **this gigantic, expensive nightmare will land squarely on your shoulders to be paid for out of your pocket.**

Exactly How Can Your Business Be Damaged By Cybercrime And A Known Data Breach Of Patient Data? Let Us Count The Ways:

1. **Loss Of Clients And Revenue:** If you are breached, you will be forced to notify your clients and customers that you exposed their private information to hackers.

Do you think all your clients will rally around you? Have sympathy? News like this travels fast on social media. They will demand answers: HAVE YOU BEEN RESPONSIBLE in putting in place the protections outlined in this report, or will you have to tell your clients, "Sorry, we exposed your private information and financial data to criminals because we didn't think it would happen to us," or "We didn't want to invest in compliance and IT security because we're small." That will not be sufficient to pacify your clients, and the trust you've worked so hard to build will be destroyed.

It's true that some of your clients will be understanding. Some won't even care. But you can bet there will be some small percentage of your clients who become irate, reporting you to any government entity that will listen – *and it only takes ONE lawsuit to make your life miserable.* Worst case, they find an attorney who will take their case for invasion of privacy or for negligence on your part to follow "best practices" for data security. Even if they don't have a case and cannot prove damages, do you really need that headache?

At the very least they will find a competitor of yours to do business with and will be sure to tell their friends and family how you exposed their private information and financials to criminals.

Let's say it's only 20% – but can you afford to lose 20% of your clients overnight, along with their friends, associates and colleagues who are (or could be) potential clients?

Word of mouth is GREAT for referrals, not so great when it's spreading the truth of you being hacked.

2. Legal Fees, Compliance Fines, Lawsuits:

When a breach happens, you will incur emergency IT support and services that can quickly run into thousands of dollars. It's also very likely you'll want to retain an attorney. Even if you somehow avoid a fine for noncompliance to any number of cyber security standards (and there are a growing number of them, many of which you might not even realize you are supposed to comply with), there will be costs and hours upon hours of time invested into gathering the mountain of data the auditors will want to see.

You and your already busy, overburdened staff will be forced to take time to respond. You will be questioned and investigated and will likely want to retain the services of an attorney to represent you against the auditors. None of this will be cheap, and it will have a lasting, negative effect on your business.

3. Cost After Cost:

It's estimated that the cost per lost or stolen record is between \$150 to \$225 per record compromised, after factoring in IT recovery costs, lost revenue, downtime, fines, legal fees, etc. How many client records do you have? Employees? Multiply that by \$150 on the conservative side, and you'll start to get a sense of the costs to your business. **Here are just a few of the costs you might not have considered:**

- **Paying the ransom to get your data back.** This year, the average ransom payment increased to over 2.7 million dollars on average, a significant increase from previous years. Maybe that's not a lot of money? Maybe that won't hurt your business to pay?

Don't mind if you lose ALL of your data? What if they threaten to e-mail your employees your payroll? Or post your entire inbox for the world to see? You don't have anything SECRET you don't want revealed publicly, do you? Or what if they use your clients' data to embarrass you or help a competitor? But that's just the tip of the iceberg...

- If you have medical records of ANY kind, or process, interact with or have access to them, you'll pay **MORE**. Sophos, a well-known, leading cyber security company, recently published the "State Of Ransomware In Healthcare" report. This report revealed that health care was the most likely sector to pay a ransom, with just over 60% of respondents who experienced encryption admitting to paying the ransom, compared to a cross-sector average of 46%.

- Credit and ID theft monitoring for EVERY client impacted comes at approximately **\$10 to \$30 per person per month**—which translates to **\$240 to \$720 per individual over the mandated two-year period**.
- Notification costs of having to print and mail clients about the breach (this is required by law in many states and industries).
- Costs of your staff having to deal with the tsunami of paperwork, phone calls, tasks and projects to clean up this mess and deal with the auditors that takes them away from productive work you hired them to do.
- The fees and IT costs to remediate all of your insurance company's forensic findings and reestablishing contracts with vendors who may have been impacted by association you and cancelled their agreements with you.
- If the breach involves a computer that transmits or hosts credit card data:
 - ✓ PCI non-compliance fees typically range from **\$5,000 to \$100,000 per month**, and escalate over time (e.g., \$5K–\$10K/month in months 1–3; \$25K–\$50K in months 4–6; \$50K–\$100K month 7+) until compliance is restored
 - ✓ Increased audit requirements
 - ✓ Potentially increased credit card processing fees
 - ✓ Potential for company-wide shutdown of credit card activity by your merchant bank, requiring you to find another processor
 - ✓ Cost of printing and postage for notification mailing that is separate from the medical record notification

It's Not The Government Auditors You Have To Worry About, But This...

Complaints filed for compliance violations primarily come from two sources: 1) an actual cyber-attack happening, and 2) whistleblowers inside the organization. NOT government auditors.

More specifically, disgruntled clients and employees.

They can be financially rewarded for reporting YOU and be protected under a safe harbor law. Ambulance-chasing attorneys know this and are advertising on Google to take whistleblower cases (just do a quick search for “Medicaid fraud whistleblower reward” and look at the ads that come up from law firms). There's even a website, www.CorporateWhistleBlower.com, that promotes “Get Rewarded For What You Know,” encouraging people to come forward for Medicare fraud.

There are other sites as well. Just search online for “Corporate Whistleblower” and you'll see PAID ADS for companies and law firms that are encouraging people to report you for payment.

It's not a stretch to imagine an unhappy patient, employee or ex-business associate lodging a HIPAA, PCI, FTC Safeguards or other data-privacy complaint against you or your organization

as a way of getting revenge out of jealousy, for what they feel is unfair treatment or simply because you're "rich" and they're not.

Because they are the "enemy within," they are savvy enough to know (or at least suggest) that you have engaged in willful neglect because they know you have no policies and procedures, risk assessments, workforce training standards or documentation of compliance.

Their report triggers a mandatory investigation where you could be slapped with a huge fine, not to mention the massive distraction it becomes for you and your staff. Of course, all of this could be avoided, or at least minimized, with some basic legwork before the complaint and minimal changes to procedure following it.

If You Won't Secure Your Data for You, Then At Least Consider Your Clients

Recently I had a CPA running a noncompliant, nonsecure small accounting business say to me, "FTC Safeguards compliance is a joke. I'm not going to get audited or breached. Who's going to come and get me anyway...the FTC police? I'm not spending another dime on compliance or security." If you knew your CPA had THIS attitude with YOUR financial records, how would you feel about it?

Hopefully, you aren't as arrogant as this particular CPA. However, you might not be taking compliance as seriously as you could. Maybe you don't care if you get audited or fined. Maybe you feel comfortable with your current security protocols and are willing to take the risks. But what about your clients? Do you believe they would have the same tolerance for risk when it comes to their private information, credit cards, Social Security number, cellphone, e-mail, etc.?

Hackers are running a business, and the people buying those records are going to use your client's identity to purchase prescriptions and drugs, file false tax returns and take out bank loans. They are going to create bills that are then handed to your clients to deal with.

Birthdays, Social Security numbers, credit card data and full contact information give hackers the ability to conduct malicious schemes and theft under your client's identity.

As a doctor once pointed out to me, they feel the Hippocratic Oath of "do no harm" extends beyond medicine and applies to all things a patient entrusts in your care. Doctors know prevention is the BEST medicine – and that's why you need to do everything within your power to prevent a cyber-attack that will expose your clients' records.

In a World Full of Marketing Promises, How Do You Know Your Current IT Company Is ACTUALLY Doing a Great Job?

It's very possible that you are being ill-advised by your current IT company. What have they recently told you about the new threats emerging over the last three to six months? Are they meeting with you on a quarterly basis to go over a recent scan of your environment to ensure you

are still secure? Situations can change in an instant – if they are not truly monitoring your environment daily, scanning quarterly and in constant communication with you (or a key person on your staff) about security, they are NOT doing their job.

There could be several reasons for them failing you.

First, and most common, they might not know HOW to advise you, or even that they should. Many IT companies know how to keep a computer network running **but are completely out of their league when it comes to dealing with the advanced cyber security threats we are seeing today**. At a recent conference of my peers, I was shocked to learn that many haven't even read the NIST framework and are unfamiliar with the actual HIPAA, PCI or FTC laws and guidelines. They're utterly clueless about compliance. That doesn't stop them from selling you IT services. They might even tell you that they're keeping you secure, but when you get breached, they'll point the finger at you, saying that YOU didn't want to spend the money on security, and they didn't warranty you wouldn't get a breach or that they were keeping you compliant, leaving you to completely handle this on your own and carry the damages and cost.

Here's a quick test for your IT person or company: E-mail them and ask them, point-blank, "Can you assure me you are doing everything we should to ensure we are compliant and secure from a data breach?" If they say yes, ask them to demonstrate it.

You might find out that their story falls apart like a cheap suit. NOBODY (particularly IT guys) likes to admit they are out of their depth. They feel compelled to exaggerate their ability to avoid being fired and replaced – but it falls upon YOU to make sure you have the RIGHT company doing the RIGHT things.

Second, they may be "too busy" themselves or not have sufficient staff to truly be proactive with your account – which means they aren't doing the ongoing work that needs to be done (and they might still be charging you as if they were).

Third, they might just be cheap and unwilling to make a significant investment in the tools, people and training they need. Maybe they don't want to admit the service package they sold you has become OUTDATED and inadequate. Their cheapness CAN be your demise.

Is Your Current IT Company Doing Their Job? Here's 5 Signs They're Failing You

There are several things your IT company or team should be doing for you; but there are 5 that are supremely critical. If your current IT company does not score a “Yes” on every point, they are NOT adequately protecting you. Don't let them “convince” you otherwise and DO NOT give them a free pass on any one of these critical points. Remember, it's YOUR business, income and reputation on the line.

#1. Have they met with you recently – in the last three months – to specifically review and discuss compliance, your risk tolerance what they are doing NOW to protect you?

Cybersecurity threats and laws are constantly changing, which is why they should be meeting with you at least every 3 to 6 months to review your risks. Also, have they told you about new and inexpensive tools such as two-factor authentication or CDR (cloud detection and response) to protect you from attacks that antivirus cannot prevent? If you are outsourcing your IT support, they should, at a MINIMUM, provide you with a report of what they've done – and are doing – to protect you AND to discuss new threats and areas you will need to address.

#2. Do they proactively monitor, manage and update your computer network's critical security, backups and overall stability?

This is called a “managed service” offering and EVERY ethical IT company should insist on this for their clients. Not a “call us when something breaks” model that leaves you exposed to a cyber-attack, data loss and/or extended downtime.

#3. Do they have an “immutable” backup in place that cannot be corrupted by ransomware?

One of the reasons the WannaCry virus was so devastating was that it was designed to find, corrupt and lock BACKUP files as well. ASK THEM TO VERIFY THIS. You might *think* you have it because that's what your IT vendor is telling you. Make sure your backups are complete, backing up end-user data on the device as well as your server and cloud data (like e-mail) in a manner that cannot be corrupted by a ransomware attack.

#4. Have they recommended (or insisted) you and your employees implement some kind of cyber security awareness training?

Security awareness training is now required to comply with most data protection laws and insurance companies to cover breaches. Employees accidentally clicking on a phishing e-mail or downloading an infected file or malicious application is still the #1 way cybercriminals hack into systems. Training your employees FREQUENTLY is one of the most important protections you can put in place. Seriously.

#5. Have they ever asked to see your cyber-liability or crime insurance policy?

Have they verified they are doing everything your policy **REQUIRES** to avoid having a claim denied in the event of a cyber-attack? Insurance companies don't make money paying claims; if you are breached, there will be an investigation to determine whether you were negligent and whether you were actually doing the things you've outlined on your policy.

Here are some additional things your IT company or person should be doing for you:

- ☐ **Do THEY have adequate insurance to cover YOU if they make a mistake and your business is compromised?** Do you have a copy of THEIR CURRENT policy? Does it specifically cover YOU for losses and damages? Does it name you as a client?
- ☐ **Have you been fully and frankly briefed on what to do IF you get compromised?** Have they provided you with a response plan? If not, WHY?
- ☐ **Have they told you if they are outsourcing your support to a third-party organization? DO YOU KNOW WHO HAS ACCESS TO YOUR BUSINESS AND THE DATA IT HOLDS?** If they are outsourcing, have they shown you what security controls they have in place to ensure a rogue technician, living in another country, would be prevented from using their free and full access to your network to do harm?
- ☐ **Have they kept their technicians trained on new cyber security threats and technologies, rather than just winging it?** Do they have anyone on staff experienced in conducting security risk assessments?
- ☐ **Do they have controls in place to force your employees to use strong passwords?** Do they require a PASSWORD management system to prevent employees from using weak passwords? If an employee is fired or quits, do they have a process in place to make sure ALL passwords are changed? Can you see it?
- ☐ **Have they talked to you about replacing your old antivirus with advanced endpoint security?** Antivirus tools from two or three years ago are useless against today's threats. If that's what they have protecting you, it's urgent you get it resolved ASAP.
- ☐ **Have they implemented "multifactor authentication," also called 2FA or "two-factor authentication," for access to highly sensitive data?** Do you even know what that is? If not, you don't have it and you need to put it in place for critical cloud applications.
- ☐ **Have they recommended or conducted a comprehensive risk assessment every single year?** In many cases, you are required to do this by law, and your IT company should be handling the IT part of that for you.
- ☐ **Have they implemented web-filtering technology to prevent your employees from going to infected websites, or websites you DON'T want them accessing at work?** I know no one in YOUR office would do this, but why risk it? Adult content is still the #1 thing

searched for online. Then there's gambling, shopping, social media and a host of other sites that are portals for hackers. Allowing your employees to use unprotected devices (phones, laptops, PCs) to access these sites is not only a security risk but a distraction where they are wasting time on YOUR payroll, with YOUR company-owned equipment.

- ☐ **Have they properly configured your e-mail system to prevent the sending/receiving of confidential or protected data?** Properly configured e-mail systems can automatically prevent e-mails containing specified data, like Social Security numbers, credit cards, patient files and other sensitive data from being sent or received.
- ☐ **Do they allow your employees to connect remotely using GoToMyPC, LogMeIn or TeamViewer?** If they do, this is a sure sign that you should be concerned! Remote access should strictly be via a secure VPN (virtual private network).
- ☐ **Do they offer, or have they at least talked to you about, dark web/deep web ID monitoring?** There are new tools available that monitor cybercrime websites and data for YOUR specific credentials being sold or traded. Once it's detected, the tool notifies you immediately so you can change your password and be on high alert.
- ☐ **Do they have CDR (cloud detection and response) technology on your Office 365 and/or Google Workplace apps?** These are the apps you live and work out of daily and are highly vulnerable to a cyber-attack. Ask if they specifically have CDR protections; if not, you need to demand they do.

Will You Wait Until You Actually Have A Breach Or Report Filed Against You Before Doing Something About It?

Over half of all home security systems and cameras are bought (or beefed up) by homeowners *after* a burglary or home invasion.

Across the country, warnings of bad storms drive hordes of people to the store to stock up on water, food and other supplies – and anyone who hesitates or waits to hit the store AFTER work or WHEN they have the time often arrives to find the store shelves nearly empty, and the remaining picked-over supplies at jacked-up prices.

We strongly cautioning against any assumption that you are truly protected and prepared should a breach occur, or should you get reported for a violation. Fire prevention is infinitely cheaper, less stressful and more orderly than having to call the fire trucks and work the hose when your house is ablaze. Cancer is BEST dealt with when found EARLY and aggressively treated, not left to get worse until the point of no return.

The time to have an in-depth, fresh look at your IT and data security is right now, with a friend who has your best interests in mind when there is no crisis happening, no auditors calling, no security breaches occurring – NOT a government auditor or an attorney seeking damages.

That's why we've reserved initial phone consultations with our IT security and leadership team for business owners like you who are looking for a qualified third party to look with "fresh eyes" at your current IT security policies and procedures and conduct a free, preemptive independent risk assessment.

Our Free Preemptive IT Security Risk Assessment Will Reveal If Your Current IT Company Is Doing What They Should

Over the next couple of months, Clearwater Network Solutions will be conducting free IT and Cyber Security Risk Assessments for small to medium businesses North Central Idaho to find and expose vulnerabilities and failings in your security BEFORE a cyber-event happens.

Fresh eyes see things – so the biggest value of our Assessment is getting Clearwater Network Solutions to sit on YOUR side of the table and give you straight answers to whether or not your IT company or person is actually doing what they should be doing to minimize your chances of experiencing a breach and minimize the losses that can occur.

You get a "Sherlock Holmes" investigating on your behalf.

Here's How It Works: Clearwater Network Solutions will conduct a thorough, CONFIDENTIAL investigation of your IT network, backups and security protocols. Your time investment is minimal: under one hour for the initial meeting and under one hour to go over our Report of Findings.

When this Assessment is complete, here are just a few of the most frequently discovered problems that I am likely to uncover and answers I'll be able to provide you.

- Whether or not your systems and data are *truly* secured from hackers and ransomware, and where you are partially or totally exposed.
- If your data is *actually* being backed up in a manner that would allow you to recover it quickly in the event of an emergency or ransomware attack.
- Where you are unknowingly violating HIPAA, FTC, PCI or insurance requirements
- Whether you can lower the overall costs of IT while improving communication, security and performance, as well as the productivity of your employees.

All of these are tiny “ticking bombs” in your security, waiting to go off at precisely the wrong time. I urge you to go to the URL below and book your free assessment now:

<https://www.cns-tec.com/cyber-security-assessment>

When *Others* Audit – Insurance Companies, Government Regulators – There Is No Kindness

Government auditors and insurance providers won't give you the benefit of the doubt. They know what to look for, where the failings typically occur. They are experienced in finding lax protocols and know what stones to turn over.

When such audits reveal problems, there is serious stress and strain placed on your staff, on your business administrator and on you personally. Tensions rise, fingers get pointed and resentment can build. Your own preventive, independently conducted, completely confidential compliance assessment is the **ONLY** practical way to prevent embarrassment or worse consequences. It's also the smart way to unearth problems you can fix now.

Candidly, no one should proofread their own work – so, if you do have an IT company or compliance auditor you are paying, this will give you a free, no-risk way to tell for sure if they are doing the job you're paying them to do.

Please...Do NOT Just Shrug This Off (What To Do Now)

If you have scheduled an appointment, you don't have to do anything but be sure to show up, ready with any questions you might have.

If you prefer to talk to us first, call us at 208.926.2226 or send me an e-mail to info@cns-tec.com.

I know you are *extremely busy* and there is enormous temptation to discard this, shrug it off, worry about it “later” or dismiss it altogether. That is, undoubtedly, the easy choice...but the easy choice is rarely the RIGHT choice.

This I can guarantee: at some point, you will have to deal with a cyber security “event,” be it an employee mistake, a small breach or even a ransomware attack.

We want to make sure you are brilliantly prepared for it and experience only a minor inconvenience at most. But if you wait and do nothing and ignore our advice, I can practically guarantee this will be a far more costly, disruptive and devastating disaster.

You’ve spent a lifetime working hard to get where you are today. Let us help you protect and preserve it.

Dedicated to serving you,

Bob Voelkers

www.cns-tec.com

r.voelkers@cns-tec.com

208.926.2226

See What Other Business Owners Are Saying:

Exceptional Service and Customized Solutions



Working with CNS has been an absolute pleasure. I.T. firms can be a real pain, but CNS' skilled team has always provided top-notch service. They take the time to understand our unique needs, and our company website, which was once a mess, is now tailored perfectly to our business needs, far beyond our expectations. Our backups are solid and maintained properly. My company relies heavily on QuickBooks, and CNS gets it! When we call for help, they pick right up and always take the time to explain and resolve our issues on the spot. They've even worked with us after hours—how many I.T. firms do that? When we needed two new computers, CNS built them to our specifications, saving us a lot of money. We are thrilled with CNS and highly recommend them for all your computer and software needs!

– Jim Hunt, President, Jim Hunt Pools

15 Years of Reliable and Professional Service



My companies have used the services of Clearwater Network Solutions for 15 years!! Over that course, we have had immediate attention to any and all issues that have arisen during its tenure. I have found the staff to be very helpful in keeping our computers safe and fully functional during this time!! They are very helpful with their ability to design and build computers that help us to maintain our performance and customer base.

– Brian Banducci, President, BWF Banducci Inc

Reliable Service at Great Prices



CNS has handled various jobs for us over the years, and they are very good at what they do, offering reasonable prices as well. If you're in need of computer network services, CNS should be your go-to company!

– June Nickell, President, People's Choice Insurance Broker

See What Other Business Owners Are Saying:

Exceptional Availability and Expertise

CNS has great availability and response time whenever we have a need or a problem arises. Very knowledgeable and take excellent care of all of our computer needs.

– Sally Goossen, Jeff Goossen CPA

Quick and Effective Solutions at a Great Price



Was having some computer issues and had CNS look at my system. They were very knowledgeable and fixed my problem in a short amount of time and their rates were reasonable.

– Troy Rose, Artistic School of Taxidermy

Consistently Outstanding Service



Every time we need CNS they deliver the best service. The response time is quick and the issues are resolved promptly. Would recommend CNS to everyone.

– Tom Melendrez, President, Kern Carpet