



DATE: MARCH 24, 2025

TO: ALL STATE-CHARTERED BANKS AND TRUST COMPANIES

FROM: BRADY SCHLECHTER, CHIEF INFORMATION SYSTEMS EXAMINER

RE: CYBER HYGIENE AWARENESS FACT SHEETS AND BOARD QUESTIONS: MFA AND END-OF-LIFE MANAGEMENT

As part of our ongoing 2025 Cyber Hygiene Awareness campaign, we are pleased to provide the attached fact sheets for multi-factor authentication (MFA) and end-of-life (EOL) management. These documents are part of the second phase of our overall cyber hygiene campaign. MFA and EOL management represent the first issuances that will be developed over the coming year to increase awareness and focus on critical cyber hygiene controls and practices already in place in your institution. These documents are not intended to introduce new guidance to the institution but are instead intended to spotlight and amplify best practices from existing regulatory guidance, CISA, the FFIEC IT Handbook booklets, and other authoritative sources that encourage comprehensive and consistent application of these cyber hygiene principles and practices, as well as increased oversight by senior management and the Board. Future releases may address additional cyber hygiene controls and practices, including patch management, logging and monitoring, etc.

These fact sheets are intended for **CEOs** and **senior management staff** who can then share with **CISOs** and **IT security personnel**. These fact sheets provide a general overview of MFA and EOL management considerations to enable appropriate and consistent application of each practice. References are provided throughout each fact sheet to guide the reader to relevant source materials for each practice.

Board of Directors Resources

As part of this campaign, we recognize the value of providing resources to institution board members as well. Attached please find MFA and EOL "*Questions Board Members Should Ask*". These questions are intended to give the board structured questions to ask senior management to ensure that each practice has been appropriately implemented to protect the institution against cyber threats.

Additional fact sheets and board questions will be provided for other foundational cyber hygiene concepts throughout 2025. We strongly encourage you to share these documents with the appropriate staff within your institution.