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## **The Increasing Importance of Cybersecurity Readiness in the Municipal Bond Market: How Public Institutions Can Respond**

In today's evolving world of security and data privacy, K-12 schools, universities, local governments, and hospitals are increasingly finding themselves on the same list: vulnerable to the threat of a cyberattack.

Bad actors look at these institutions as a treasure trove of data, from structured information taking a standard form like names and addresses to unstructured information like how a student is behaving in class or how a patient is coping with a diagnosis. And with the COVID-19 pandemic forcing these same institutions to use more and varied technology, the door to increased cyberattacks has crept more and more open.

The bond market has taken note, increasingly including disclosures about the impacts of cybersecurity incidents and compliance in public offering documents.

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**Parker Poe Adams & Bernstein LLP**

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