

## **STRONG PASSWORDS ARE IMPORTANT!**

Strong passwords are extremely important to prevent unauthorized access to your electronic accounts and devices. Your password helps to prove who you are, ensures your privacy, and protects the privacy of the data you have access to. Choosing a strong password makes it reasonably difficult for criminals to guess the password in a short period of time. Strong passwords help safeguard you against identity theft – making it harder for cybercriminals to profile you, access your bank or other online accounts, and steal your money.

We encourage our customers to use Strong Passwords for their security and protection. The following information can be used to differentiate between a weak and strong password, along with tips on how to create strong passwords and protect them.

### **Examples of Weak Passwords:**

Think like a criminal for a moment... if you were to try to guess a friend's password, where would you start – possibly their child or pet's name followed by 1234 or 1111? The following are examples of weak passwords that are commonly used and easily guessed:

- password
- changeme
- sequences such as abcd, 1234, abc123, 1111, 2222
- the last 4 digits of your social security number or telephone number
- your birthdate or the birthdate of someone close to you
- your spouse, child, or pet's name

### **Strong Password Guidelines:**

To create a strong password, use a combination of the following guidelines:

- Be at least 8 characters in length
- Contain both upper and lowercase alphabetic characters (e.g. A-Z, a-z)
- Have at least one numerical character (e.g. 0-9)
- Have at least one special character (e.g. ! @ # \$ &)

### **Creating a Strong Password:**

Here is an easy tip on how to create a Strong Password:

- Start with a phrase or sentence you can easily remember. An example: "The early bird gets the worm"
- Use all of the first letters: tebgtw
- Then capitalize every other letter: TeBgTw
- Add in some numbers: 4TeBgTw1
- Substitute in punctuation and generate a new strong password: 4TeBgTw!

### **Protect your Password**

- Do not write your password down or tell it to anyone else
- Never put your password in an e-mail, chat, or instant message
- Do not use the same password for every e-mail account or web site
- Change your passwords regularly

Ready for another great tip about reminder questions and how to protect your passwords? Lie! When you are asked by a site that you trust to provide your mother's maiden name, name of first pet, or where you were born, do not give an honest answer. Create a fake history for yourself with funny answers that are untruthful but you will be easily able to remember when asked the questions. It is possible for a lot to be learned about some people by reading the information they have posted in casual conversations, e-mail threads, chats, and internet forums.