Creating a Secure Password

- **Did you know that your password is the key to your accounts?**

With your password someone can gain access to your accounts, transfer funds, and steal your money. Knowing how to create a strong and secure password can keep hackers out of your accounts. Read below to learn how to create a password that is easy to remember, yet complicated enough to foil most hackers.

- **Did you know that the most common way your password is stolen is by someone simply guessing what it is, based on some simple rules?**

Common Password Guessing Rules:

1. Try "password"
   - The word "password" is the most common password
2. Try Personal Information
   - Passwords often contain the name of a spouse, child, relative or pet
   - Telephone numbers and social security numbers are common
   - Cities and States, especially home towns
   - Home addresses
   - Work Addresses
   - Vehicle License Plates
3. Try some variation of the person's username or email account
   - Username spelled backwards
   - Email address used for password
   - A number before or after the username
4. Try common and easy to type keyboard sequences
   - qwerty
   - 123456
   - asdfg
5. Any word that can be found in a dictionary
   - Password guessing programs use 30,000+ word dictionary lists as their first attempt

If someone wants to take over your account and you have a common password, thieves can quickly guess your password.

So, how do you make a strong, secure password?

- Create a password that uses a combination of numbers and punctuation
- Intersperse capitals with lower case letters
- Use at least eight characters, if allowed
- Change your password at least every 90 days
- Make sure you can remember it somehow without having to write it down

The following steps can help you to make and remember a strong password!

1. Choose a phrase. It can be your favorite quote or reference, but don't make it the quote on the calendar next to your desk.
2. Substitute numbers for letters. For example, the letter "O" for the number "0".
3. Make sure at least one symbol character is used

   Considering just how important the "key" to your accounts is, we would like to encourage you to create a strong password!

Our bank has taken strong measures to ensure the security and safety of your account and our online banking system. By staying alert to potential security threats and keeping in mind the suggestions listed above, you can help us keep online banking extremely safe and secure. Follow the good practices and use the knowledge we've provided here and you will be much more prepared to enjoy the conveniences of online services with peace of mind!