



# ***Creating a Strong Online Password***

## **Avoid a “Universal” Password**

Don't use the same password for sensitive accounts like online banking and email accounts. Create a unique password for these and other important accounts. If one account is compromised, you don't risk all of your information becoming accessible to a cyber-criminal.

## **More Characters Create Stronger Passwords**

A strong password has at least 8 characters, a super password has 12 characters and researchers estimate it would take 17,134 years for a hacker to crack. Those four extra characters might seem like a pain, but they substantially decrease your vulnerability to online criminals. Be sure to include at least one number, one special character (!@#\$%^&\*) and one upper case letter.

## **Here's an example:**

To create a super password start with a sentence: A cat has nine lives.

Remove the spaces: acathasninelines

Insert special characters, numbers and upper case letters: aC@thAs9!!v3s

## **Change and Update Passwords Regularly**

To maintain effective passwords, it's a good idea to change them on a regular basis. Set an automatic reminder on your calendar or cell phone to change your passwords about every three months. Also update your password recovery information like email addresses and phone numbers. If you forget your password, these channels are the easiest, most effective ways to reset your password.

## **Keep Your Password Reminders in a Safe Place**

Don't write your passwords on notes or in computer files that are easily accessible. If you need to store a hard copy, keep it in a safe place away from your computer. If you store your passwords in a file on your computer, give the file an inconspicuous name. Don't save it as "Usernames and Passwords"

## **Extra Layers of Security Protect You**

Sometimes answering additional security questions or entering a password or access code for specific actions can seem inconvenient. Online merchants and retailers know that these extra layers of security can sometimes seem like a nuisance, but they are in place to offer you the highest level of security available. Additional layers of security are a deterrent to cyber-criminals and an additional layer of protection for you.