

While it may seem like an inconvenience requiring you to change your password, this is an essential tool to protect your accounts and secure your information from cyber-criminals. Frequent password changes help to ensure that, if any of your data is compromised, it will not be useful to the criminals.

Password Expiration

It is recommended that we require you to change your password every 90 days (3 months). We felt, however, that it would be less inconvenient and still effective if we extended that timeframe. It is better to change your password more frequently than to deal with potential monetary loss.

Password Reuse

Reusing a previous password, while convenient, is not very secure as that can give a potential cyber-criminal a better chance to decipher your password. It is recommended that you not reuse the last 4 passwords, better protecting your accounts.

Password Strength

Obviously the more complex a password is, the harder it is for a cyber-criminal to hack. Although trying to come up with passwords that include our criteria may seem daunting, it can be easier than you think. Here are some suggestions:

- Try substituting a similar number or special character for a similar letter. For example:
 - 3 can be substituted for E
 - 5 or \$ for an S
 - & for the word AND
 - 1 or ! for an I or an L.
- Use a phrase and substitute the numbers and characters. For example: Springishere could become \$pr1ngish3re.

Passwords can be tricky, and we are not trying to make your life difficult. A cyber-criminal tends to go where the easier passwords are. So remember, the more difficult your password and the more often you change it, the harder it will be for cyber-criminals to get their hands on your information and your hard earned money.

Please feel free to contact Deposit Operations with any questions you may have.

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