

Welcome to the SeaComm Federal Credit Union podcast. Your guide to financial information and what's going on at your credit union.

Passwords are a common form of authentication and are often the only barrier between your sensitive personal information and identity thieves and fraudsters. There are numerous programs that attackers can use to help guess passwords, but if you choose good passwords and keep them confidential, you can make it more difficult for a crook to access your information.

Think about the number of personal identification numbers (PINs), passwords, or passphrases you use every day: accessing your SeaComm checking account with your SeaComm Visa debit card at an ATM, logging on to your computer or email, or signing in to your online SeaComm account with NetTeller. The list of things that you can do online gets longer every day. Keeping track of all of the number, letter, and word combinations may be frustrating but it's very important that you keep on top of it.

Here are some tips from the United States Computer Emergency Readiness Team, which is a part of the Department of Homeland Security:

- Use different passwords on different systems and accounts.
- Don't use passwords that are based on personal information that can be easily accessed or guessed.
- Use a combination of capital and lowercase letters, numbers, and special characters.
- Don't use words that can be found in the dictionary.
- Develop mnemonics such as passphrases for remembering complex passwords.
- Consider using a password manager program to help keep track of your passwords

Using stronger passwords is a good first step in securing your accounts, but they won't keep you secure from all the threats out there. Don't forget the basics:

- Keep your operating system, browser, and other software up to date.
- Use and maintain anti-virus software and a firewall.
- Regularly scan your computer for spyware.
- Use caution with email attachments and untrusted links.
- Watch for suspicious activity on your accounts

You know, nothing can totally protect you from fraud, but following these tips will make it much more difficult for a hacker to be successful.

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us!