Passwords & Securing Your Accounts

Passwords are like keys to your personal home online. You should do everything you can prevent people from gaining access to your password. You can also further secure your accounts by using additional authentication methods.

Passwords: When creating a password, make sure it is long and strong, with a minimum of eight characters and a mix of upper and lowercase letters, numbers and symbols.

You should also remember not to share your password with others. Make your password unique to your life and not something that is easily guessed. It is a good idea to have a different password for each online account.

Other Ways to Secure an Account: Typing a username and password into a website isn't the only way to identify yourself on the web services you use.

  * Multi-factor authentication uses more than one form of authentication to verify an identity. Some examples are: voice ID, facial recognition, iris recognition and finger scanning.

   * Two-factor authentication uses a username and password and another form of identification, often times a security code.

Over time, more websites will be adopting multi-factor authentication. In some cases, the services may be available, but are not required.

Many email services offer two-step verification on an opt-in basis. Ask your financial institution and other online services if they offer multi-factor authentication or additional ways to verify your identity.

BULLET POINTS

   * Secure your accounts: Ask for protection beyond passwords. Many account providers now offer additional ways for you verify who you are before you conduct business on that site.

* Make passwords long and strong: Combine capital and lowercase letters with numbers and symbols to create a more secure password.

* Unique account, unique password: Separate passwords for every account helps to thwart cyber criminals.

* REMEMBER to write it down and keep it safe: Everyone can forget a password. Keep a list that's stored in a safe, secure place away from your computer.