

STAY AHEAD of the Hackers!

More than **22.7 Billion Data Records** were compromised in 2021!*

*2021 Year End Report: Data Breach Quick Review, riskbasedsecurity.com (2022)

Data breaches are a growing threat increasing in frequency and size almost every year. Considering the expanding number of exposed records, it's not a question of if your data will be compromised, but when. With so many occurrences and such differences in the type and amount of information compromised, protecting yourself can seem overwhelming, **but it isn't!**

EZ Tips to Take Your Online Security Up a Notch:

1. Stop Recycling Your Passwords

When it comes to password security, most of us are still dropping the ball. In fact, 68%** of all online users recycle the same password on multiple accounts; hackers know this, and they use our lack of protection against us. Why give criminals a master key to your secure online access? Use a different password for each of your accounts.

**America's Password Habits: 2021. security.org (2021)

2. Focus on Length

When creating passwords, instead of just trying to meet the minimum length requirements, exceed them. Current research shows that lengthy passwords can be more effective than short ones. Think of your password as a "passphrase." Get creative and try to be unpredictable with longer phrases that are personal to you and are easy to remember. See an explanation of how this works in the column to the right.

3. Use a Password Vault

Remembering separate, unique passwords can be challenging; that's why we recommend using a password vault, or manager software, to securely store all your passwords with state-of-the-art encryption. With a password vault, you can have countless individual passwords and you only have to remember one. Some products even generate random passwords for you, making them more resistant to password cracking programs.

4. Add a Second Layer of Protection

Two-factor authentication can protect your accounts even if your password is compromised because it requires information **only you** can access. Most often, a temporary code is sent to you via a text or email. If a hacker doesn't have the code, they can't gain access to your account. Many financial institutions, including RiverLand, require it; but did you know that popular sites such as Amazon®, Facebook®, PayPal®, and even Pinterest offer a second layer of security? They just rely on you to set it up. So, take advantage of it whenever you can by exploring the security settings on the sites you use most often.



Longer Passwords = Stronger Passwords

Using the same core phrase, we created five passwords to test. In the chart below, you can see that the longer passwords are much more difficult to crack.

But don't rule out complexity, each password we tested has a mix of upper and lowercase letters, numbers, and symbols to make them stronger. Consider the password "12345678910" which has 11 numerical characters, but it can be cracked in just 2 seconds!

Phrase: *New York City is my favorite vacation spot!*

| Number of Characters | Password Created from Core Phrase | How Fast It Can Be Cracked [†] |
|----------------------|-----------------------------------|---|
| 8 | NYCis#1! | 8 hours |
| 10 | NewYCis#1! | 5 years |
| 12 | NewYcityis#1 | 34 thousand years |
| 14 | nYc=mi#1vacay! | 200 million years |
| 16 | nYcity=mi#1vacay | 1 trillion years! |

[†]To test passwords, we used: security.org/how-secure-is-my-password

Here at RiverLand, we work diligently to safeguard your account information. When it comes to using Mobile and Online Banking, an ATM, or "TONEY," you play the most important role in keeping your accounts safe. **Stay creative and vigilant, so you don't easily become a victim!**

