**Cyber safety starts with a strong password**

In today’s digital landscape, cyber threats are increasing at an alarming rate. One of the most important steps to protect your information and finances is to create a strong password. Hackers often use systems that allow them to guess simple passwords, so stay ahead of fraudsters by using the following tips from Iowa bankers to develop strong passwords.

**Avoid easy-to-find information**

To create a strong password, don’t use any information that’s easily attainable, such as your pet’s name, favorite sports team, or even your mother’s maiden name. If scammers find this information through your online presence, they can easily break into your accounts. When it comes to your passwords, be smart and don’t use shared personal information.

**Incorporate a variety of characters**

Make sure your passwords are at least 12 characters in length and incorporate a combination of numbers, symbols, and upper- and lowercase letters. When you use a longer and more complex password, it takes more time and effort to log into your account – so cybercriminals are less likely to target these.

**Use an abbreviated phrase or saying for your password**

Using a memorable but tough-to-guess phrase – often referred to as a passphrase – can make it easier for you to remember your password while making it more difficult for hackers to guess. First, choose the phrase itself, and then use the other tips in conjunction with the phrase to ensure it is secure. Sample passphrases include iLike2Pl@yB@$eb@l1 or The(ow$aysMo0.

**Change passwords regularly**

The longer you use the same password, the greater your risk of compromised accounts. To keep your information and accounts secure, update your account and device passwords on a regular basis. Always create a new password rather than reusing an old one.

**Use unique passwords for every account**

If a hacker cracks your password for one account and it’s the same password you use everywhere, the cybercriminal can easily gain access to multiple accounts.

**Lean on a password manager**

Password managers hold your password information for you. With a password manager, you can manage and track your passwords in the same place. When choosing a password manager, opt for one that is user-friendly and secure.

**Set up two-factor authentication**

Two-factor authentication provides an extra layer of security by requiring a second form of verification after you enter your username and password. This additional step may include a one-time code, an automated phone call, or a fingerprint or face scan. This extra step helps prevent unauthorized logins, even if your password is compromised. If your online accounts offer two-factor authentication, be sure to enable it. It’s a simple way to boost your account security.

The risk to your cyber safety is continuously increasing as cybercriminals become more adept at hacking accounts. Take this as your sign to fortify your accounts with a strong password.

**About the Iowa Bankers Association**

The Iowa Bankers Association represents Iowa banks and savings institutions. Iowa bankers are committed to the values of honesty, hard work and community service, and have been a trusted resource for Iowans for more than 135 years. Iowa banks offer FDIC insurance and lend nearly $88 billion to help individuals, business owners and agriculture. Nearly 40,000 Iowans work at an Iowa bank, and bank employees volunteer more than 300,000 hours to support local communities each year. To learn more, visit [www.iowabankers.com](http://www.iowabankers.com/).