

Password Tips

There has recently been additional concern regarding hackers stealing user names and passwords from a large number of websites. PremierBank's Online Banking has not been affected but we would like to remind you of some password tips to use when logging into any website.

- Make your password long. The recommended minimum is eight characters, but more is better. ***PremierBank's requirements are 8 – 16 characters with at least one number and one letter, and it is case sensitive.***
- Use combinations of letters and numbers, upper and lower case and symbols such as the exclamation mark. (Not all websites will accept symbols.) PaSsWoRd!43 is far better than password43.
- Avoid words that are in dictionaries as hacking programs can crack passwords by going through databases of known words. One trick is to add numbers in the middle of a word – as in pas123swor456d. Another is to think of a sentence or phrase and use just the first letter of each word – as in tqbfjotld for “the quick brown fox jumps over the lazy dog”.
- Substitute characters. For instance, use the number zero instead of the letter o or replace the S with a dollar sign.
- Avoid easy-to-guess words, even if they aren't in the dictionary. You shouldn't use your name, company name or hometown for instance. Avoid pets and relatives' names too. Likewise, avoid things that can be looked up such as your birthday or zip code. But you might use that as part of a complex password. Try reversing your ZIP code or phone number and insert that into a string of letters.
- You should avoid password as the password or consecutive keys on the keyboard such as “1234” or “qwerty”.
- Never reuse passwords on other accounts – with two exceptions. If you need to create a password for one-time use, then it's ok to use simple passwords and reuse in another similar situation. The other exception is to log in using a centralized sign-on service such as Facebook Connect. Hulu, for instance, gives you the option of using your Facebook user name and password instead of creating a separate one for the video site.
- Change your passwords periodically.