



**Cortland (Main Office)**

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## Password Protection

1. **Do not use personal information.** You should never use personal information as a part of your password. It is very easy for someone to guess things like your last name, pet's name, child's birth date and other similar details.
2. **Do not use real words.** There are tools available to help attackers guess your password. With today's computing power, it doesn't take long to try every word in the dictionary and find your password, so it is best if you do not use real words for your password.
3. **Mix different character types.** You can make a password much more secure by mixing different types of characters. Use some uppercase letters along with lowercase letters, numbers and even special characters such as '@' or '\$', '#'.  
'\$' , '#'
4. **Use a passphrase.** Rather than trying to remember a password created using various character types which is also not a word from the dictionary, you can use a passphrase. Think up a sentence or a line from a song or poem that you like and create a password using the first letter from each word. For example, rather than just having a password like 'yr\$1Hes', you could take a sentence such as "I like to read the About.com Internet / Network Security web site" and convert it to a password like 'il2rtA!nsws". By substituting the number '2' for the word 'to' and using an exclamation point in place of the 'i' for 'Internet', you can use a variety of character types and create a secure password that is hard to crack, but much easier for you to remember.
5. Do not use the current season or a holiday name with the year or a number at the end. It is very easy for some to guess these passwords.

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## Computer Safety

### Reduce your risk and protect your computer

The following are best practices to help you reduce your risk when using your computer online.

- Choose secure passwords.
- Protect your passwords.
- Log out of all secure sites.
- Know who is using your computer.
- Check your Firewall for updates.
- Update your system applications often.

### **Understanding Computer Viruses**

“Worms” and “Trojan horses” are commonly used terms that are used to describe computer viruses. These are bits of code or programs that can attach to your computer unknowingly.

### **Understanding Spyware**

Antivirus and spyware programs will help prevent unwanted access by third parties into your computer, which allow for visibility of your keystrokes.

### **What to do next**

**If you feel your computer may be affected by either a virus or spyware, you will want to read the following best practices:**

registered with Payment Card Protection <link to Checking Account Description> Contact x they will assist you in contacting all of your credit card companies. [Pending the Insert of link]

- Contact the Federal Trade Commission (FTC) to alert them of the potential fraud risk (877-438-4338)
- Obtain and carefully review a copy of your credit report.
- Change all passwords.
- Seek professional assistance to repair your computer.

*We want you to feel and be safe.*