

# Be cyber secure: password protection



Your passwords are your first line of defense against cyber crime. If cyber criminals gain access to your passwords, they can take over your accounts, steal your identity and use your contacts to reach out to family and friends and steal their information too. Fortunately, there are simple password best practices to help keep you and your data safe from cyber criminals.

## → With your passwords and access, cyber criminals can:

- **Transfer funds** out of your accounts or charge purchases to them.
- **Create a fake identity** with some of your information and use it to open a new credit card or apply for a loan.
- **Phish** using your email address or social media accounts to reach your contacts and convince them to share confidential information.
- **Steal your identity** and claim your tax refund or government benefits.

## → Be proactive:

- **Use a password manager** — a software program that stores your passwords in a single secure location accessible via a master password.
- **Avoid writing down your passwords** or storing them on your computer.
- **Use unique passwords** of at least eight characters for all your accounts.
- **Use multifactor authentication** and enable biometric logins when possible.
- **Lock mobile devices** with a strong password or biometric protection and avoid all public, unsecured Wi-Fi networks.
- **Use a pin number** for tax submissions and government benefits.

## → If you suspect you have been targeted:

- **Don't delay.** Act quickly if you think your passwords have been stolen, if you receive a changed password notification from providers, or if your account access changes on apps.
- **Freeze financial accounts** that may be affected and inform credit bureaus.
- **Know and follow your local laws** and guidelines for cyber incidents.
- **Document everything** about the event. The more information you have, the better armed you will be to assist an investigation by your company, your bank and law enforcement officials, and the better prepared you will be against future events.

Visit [www.bankofamerica.com/security](http://www.bankofamerica.com/security) to learn how to help protect yourself and those closest to you.

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