



Creating Healthy Password Habits: *A Guide for Account Holders*

In today's digital age, safeguarding your personal and financial information is more crucial than ever. As your trusted financial advisor, F&M Bank & Trust is committed to providing you with the tools and knowledge needed to help protect your accounts. One of the most effective ways to enhance the security of your accounts - financial and non-financial - is to follow and maintain healthy password habits. Below are a few tips that can help you secure your accounts and help protect your personal information.



Create Strong and Unique Passwords

A strong password is your first line of defense against cyber threats. Here are some tips for creating a robust password:

- **Length Matters:** Aim for at least 12 characters. Longer passwords can be harder to crack.
- **Mix It Up:** Use a combination of upper-case and lower-case letters, numbers, and special characters.
- **Avoid Common Words:** Steer clear of easily guessable words and phrases like “password,” “123456,” “Aa123456”, “qwerty” or any combination of these. Other common passwords include “admin”, “P@ssw0rd” and all ones or all zeros.
- **Unique to Each Account:** Use different passwords for different accounts. This way, if one password is compromised, your other accounts remain secure.

Use A Password Manager

Remembering multiple complex passwords can be challenging. A password manager can help you store and manage your passwords securely. These tools can generate strong passwords for you and automatically populate them when needed so that you don't have to remember each one. Remember to do your homework before you trust a third-party password manager application.

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Enable Multi-Factor Authentication (MFA)

Multi-Factor Authentication, sometimes referred to as Two-Factor Authentication or 2FA, adds an extra layer of security by requiring two or more verification methods to access your account. This could be something you know (password), in combination with something you have (a smartphone or security token), or something you are (fingerprint or facial recognition). Enabling MFA can significantly reduce the risk of unauthorized access to your account by validating your identity through more than one authentication method when you log in.

Regularly Update Your Passwords

Changing your passwords periodically is a good security practice. Aim to update your passwords every three to six months. Regular updates can help protect your accounts from the impact of data breaches, if your username and password are ever compromised. If you receive a notification that your information could have been compromised, that's also a good reminder to update your passwords.

Regularly Update Your Passwords

Phishing scams are fraudulent attempts to obtain your personal information by pretending to be a trustworthy entity. Be cautious of emails, messages, or websites that ask for your password or other sensitive information. Always verify the source before providing any details. By staying aware, you can avoid unwittingly providing your password (and access to your accounts) to scammers or identity thieves.

At F&M Bank & Trust, your security is our top priority. By following these tips and creating healthy password habits, you can significantly reduce the risk of unauthorized access to your accounts. While cyber security threats are constantly evolving, remember that a strong password is your first line of defense. Stay vigilant and proactive in protecting your personal and financial information.

Remember that regularly checking your account activity can help you spot any unusual transactions or unauthorized access early. If you notice anything suspicious, contact us. With your F&M Bank & Trust account you have access to a professional, certified Identity Theft Recovery Advocate who can work with you one-on-one to identify and resolve identity theft or fraud and return your identity and your accounts to pre-event status.

For more information and resources on online security, please visit our website or contact our customer service team. We're here to help you stay safe and secure.

Stay Secure,

F&M Bank & Trust