

# PROTECT YOUR MONEY & IDENTITY FROM HACKERS

If you have an online account, (i.e. iTunes, Netflix, Apple+, etc.), hackers could try to steal your data. Your name, email address, passwords and credit card information could be at risk.

**WE HAVE FOUR TIPS TO HELP YOU PROTECT YOUR ACCOUNTS ... AND YOUR MONEY!**



**1**

## USE A DIFFERENT PASSWORD FOR EVERY ONLINE ACCOUNT.

Sure, it can be a pain to remember multiple passwords, but if one account gets hacked and your password is stolen, your other accounts won't be in jeopardy. Select passwords that are difficult to hack; don't use your birthday or something that is easy to guess.

**2**

## REVIEW YOUR ACCOUNTS REGULARLY.

Every time you receive a statement from your financial institution, **READ IT**. Report any suspicious activity immediately. The earlier you catch a fraudulent charge, the better.

**3**

## DON'T LOG INTO YOUR ACCOUNT ON A SHARED COMPUTER OR PUBLIC WIFI NETWORK.

You never know if a public computer (or even a friend's computer) is infected with a virus or malware that can steal your password. If you're not on your own computer, avoid accessing any site that requires personal information. It's best to wait until you're on your own computer and wifi network before you access your online accounts.

**4**

## DON'T GIVE YOUR PERSONAL INFORMATION TO ANYONE.

A company you do business with will never contact you asking for information that they should already have. If this happens, it could be a huge red flag that one of your accounts has been hacked. Hang up or delete the email, and check your account immediately.



**IN MARCH OF 2021,  
533,000,000  
FACEBOOK ACCOUNTS  
WERE HACKED**



Hackers were able to scrape Facebook due to a gap in security that the company patched in 2019. As a result, records from over 533,000,000 users, including user locations, full names, biographical information, phone numbers, and email addresses were leaked to a hacking forum.



## ELEMENTS OF MONEY PRESENTS: I SPY A SUMMER SAVINGS PHOTO CONTEST



This year's theme is color—the more vibrant, the better. Take a candid shot or stage it. Use your family as props, even edit it in Photoshop®. It just needs to be an original creation by you. The possibilities are endless: nature, art, cityscapes, sunsets, and more. Just take a photo and post it to Instagram® for your chance to win \$250. The contest starts July 1 and ends August 31, 2022.

Tag and follow @elementsofmoney (instagram.com/elementsofmoney), and include #ispysummersavings in your caption.

Visit [elementsmoney.com](http://elementsmoney.com) for details!

## CREATE A PASSWORD HACKERS WILL HATE

Want to create a password that will take hundreds of years to hack? Follow these popular tips by security professionals.



Randomly use symbols for letters that look the same. For instance, the letter “a” becomes “@” and the letter “o” becomes the number zero, “0”.

**Example:** Weak password: orangecrayon  
**Stronger password:** Or@ng3cr@y0n

Use upper and lowercase letters combined with numbers.

**Example:** Weak password: marvelfan  
**Stronger password:** M@rv3LF@n

Use words that are not in the dictionary.

**Example:** Weak password: bicycles  
**Stronger password:** P!3cycl35

Combine all three tips and you'll have a password that's sure to frustrate hackers around the world. A password of 12 characters that includes numbers, uppercase and lowercase letters and symbols will take an estimated 3,000 years to hack it.\*

\*Hive Systems 2022 estimates

## YOU MAY HAVE BEEN HACKED IF:

### IU Credit Union

We started a credit union  
and created a community.

Visit *elements* online at  
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Your savings federally insured to at least \$250,000  
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- You get a ransomware message
- You have unwanted browser toolbars
- Your internet searches are redirected
- You see frequent, random popups
- Your friends receive social media invitations from you that you didn't send
- Your online password isn't working
- You observe unexpected software installs
- Antimalware or Task Manager is disabled
- Your online account is missing money
- You observe strange network traffic patterns



## TOP TEN MOST USED PASSWORDS IN THE WORLD:



- |              |                |
|--------------|----------------|
| 1. 123456    | 6. Qwerty123   |
| 2. 123456789 | 7. 1q2w3e      |
| 3. Qwerty    | 8. 1234 5678   |
| 4. Password  | 9. 111111      |
| 5. 12345     | 10. 1234567890 |

• The password “123456” is now used by more than 23 million people.