Ladysmith & District Credit Union™
service since 1944
Our Community. Your Credit Union™

Creating a Username and Password

Passwords are an essential part of modern life. Every day we provide passwords as authentication to systems and services, both in the workplace and at home. To prevent fraud and data breaches, here are some useful tips for creating strong passwords and keeping your information secure.

Do's Checklist

- Create unique passwords and usernames for every online account including social networks, emails, financial and other accounts.
- Use combination passphrases that are easy for you to remember but hard for others to guess.
- Set up MFA/ TFA such as a SMS alert that notifies you if your accounts have been accessed, used, or changed.
- Consider using Password Managers, a program that securely store all your passwords in an encrypted vault.
- Consider alternatives to passwords such as biometric solutions like logging in to an iPhone using facial recognition.
- Always select “never” when your Internet browser asks for your permission to remember your passwords.
- Regularly update your browser, and other software to increase your resistance to common malware, phishing, and other common attacks.
- Install an antivirus program on your computer to improve your resistance to malware that can steal your passwords.

Don'ts Checklist

- Avoid using simple passwords such as the word “password” or “12345678” and consecutive keyboard combinations (i.e., qwerty or asdfg).
- Never use your name, date of birth, or other personal information.
- Never use your email address as your username specially for your online banking account.
- Do not plaster your password on a sticky note on your work computer.
- Avoid entering passwords when connected to unsecured Wi-Fi connections (like at an airport or coffee shop).
- Usernames shouldn’t provide insight into your password.
- Don't just use your name as a username.
- Avoid entering passwords on computers you don't control.

Check out the website www.haveibeenpwned.com to see what sites you use that have been hacked and your passwords potentially compromised.