



Secure Your Passwords the Right Way



In today's digital age, keeping your online accounts secure is more important than ever. Many of us rely on browsers like Chrome, Edge, or Safari to store our passwords. It's easy, but have you ever stopped to think about how risky that can be?

When you save your passwords directly in your browser, anyone with access to your device could potentially access your sensitive accounts — including your banking and investment accounts. Even the most trusted browsers have vulnerabilities that can leave your personal information exposed.



Why Browser Password Storage Isn't the Best Option

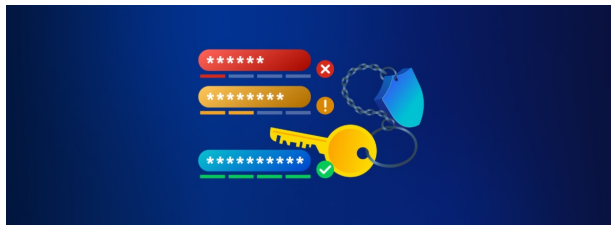
It might seem convenient to let Chrome, Edge, or Safari remember your passwords, but these browsers don't offer the level of security you need to protect your personal information. Google and Apple do provide free, built-in password managers, but do you really want a company that makes money collecting and selling your data to be the one protecting your most sensitive information?

The Dangers of Reusing Passwords

If you're like many people, you've probably reused passwords across multiple accounts. While this may make it easier for you to remember your logins, it's a cybersecurity disaster waiting to happen. Did you know that 81% of hacking-related breaches begin with weak or stolen passwords?

Here are some of the risks you face when you reuse passwords:

- **Credential Stuffing:** Hackers take leaked passwords and try to access thousands of accounts at once. If you've reused the same password on multiple sites, they'll find it.
 - **Dark Web Sales:** Criminals steal your passwords and sell them on the dark web for identity theft or fraud.
 - **Financial Risks:** Your banking and credit card information could be tied to accounts you don't even remember. Stopping identity theft and fraud can take years, and you may never recover all your losses.
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How to Protect Your Accounts the Right Way

- ❑ **Use a Dedicated Password Manager:** Choose a trusted password manager that offers military-grade encryption. This way, even if your device is breached, hackers won't be able to access your passwords. Avoid free options, as they often compromise your security.
 - ❑ **Create Unique, Strong Passwords:** Make sure each account has its own, strong password. It should be at least 16 characters long, containing a mix of upper- and lower-case letters, symbols, and numbers. A good password manager can automatically generate and store these hard-to-crack passwords for you.
 - ❑ **Avoid Doing Small Changes to Your Passwords:** Changing just a letter, number, or character at the end of a password isn't enough to protect your accounts. Hackers are aware of this trick, and it's easy for them to crack.
 - ❑ **Try a Passphrase:** Passphrases are longer and harder to crack. For example, "My two cats are smart" can be turned into "my2c@tsrSmart". By adding numbers and special characters, you'll make it even harder for hackers to break into your accounts.
 - ❑ **Share Passwords Safely:** Never send your passwords via text or direct message. Instead, use a password manager that encrypts your login information, ensuring it's only accessible to the person you're sharing it with. If you must share a password, delete it after the recipient has copied it.
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Oak Bank is committed to helping you protect your financial security. By following these best practices and using trusted password managers, you can ensure that your accounts stay safe from hackers and identity thieves.

For additional security information, you can visit **Oak Bank's Security Information** on our website.



Need help with your account?

Email: bank@oak.bank
Call: 608.441.6000

If your Oak Bank Debit/ATM Card has been misplaced, call 877.755.2957.

If you have misplaced your Oak Bank Visa Credit Card, call 800.423.7503.

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