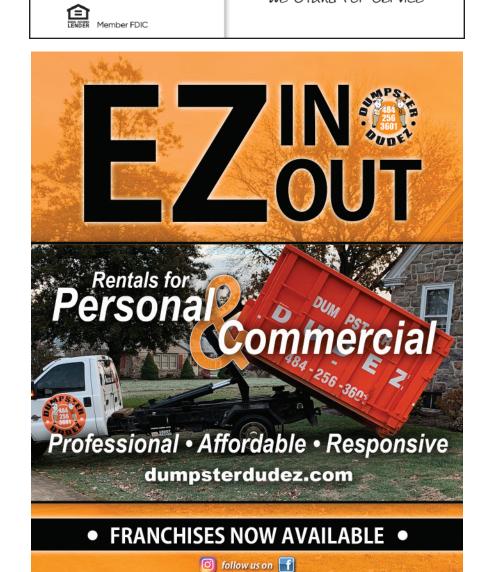
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SECURE PASSWORDS: A RESOLUTION YOU CAN KEEP



TECH TIPS By Kelly McNeil, TechBldrs, Inc.

January might be the month of starting New Year's Resolutions, but February is the month of seeing whether or not they stick. Want one resolution from us that you should definitely keep? Regularly changing your ac-

count passwords. If you don't, you could start off 2020 by being the owner of one of the over 2.3 billion accounts for sale on the Dark Web.

Why should you change your password regularly?

Even if you don't know the scary statistics about data breaches and exposed passwords (over 1.3 billion records were exposed in in 2019 alone!), changing your passwords on a regular basis just makes sense. Think about all the private information you have in password-protected accounts: educational and financial information, healthcare details, personal pictures and messages are all things you don't want hackers to see or use for their own gain.

Still not convinced? Maybe we can change your mind. Changing your passwords regularly can...

1. Contain account breaches: Reusing passwords for multiple accounts and never changing them means that if the password information for one of your accounts is compromised, then its compromised for all of them. If you regularly change your password, getting into your accounts with an old password will be difficult for the people trying to compromise your information. (And you should always have a different password for each account! Check out our password formula below to learn how.)

2. Prevents the use of alreadycompromised passwords: You might not know it yet, but a password you've used before could already be compromised. Hackers looking to take advantage of that will try to use that password in other places in hopes that you don't regularly change your passwords and they can gain access to your accounts. Changing your password reduces the risk that they'll be successful, and the risk will be reduced even further if you have a different password for each account.

3. Limit hackers' guesswork: Some hackers will try to brute force "crack" your password with the help of computer programs that guess at your password over and over again. If they've made progress with cracking your password, changing your password to a new one resets that progress back to zero.

4. Save you from data breaches: In January of 2019, 2.3 billion accounts were found in the Dark Web, their information visible to all. 4.4 billion people are classified as "internet users" by the International Telecommunications Union. 4.3 billion vs. 2.3 billion — if you do the math, do you feel confident in trusting your security to those odds? Chances are that at least one of your passwords is already readily accessible by hackers changing all your passwords regularly prevents them from using your past exposed data against you.

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