

Financial Security Starts with Cybersecurity: Protecting Yourself in a Digital World

Kate Juelfs, SPHR® | Chief Operations Officer & Chief Compliance Officer Tim Mabee | Director of IT



Our Top Three

- Use Strong, Unique Passwords
- Get Multi-Factor Authentication (MFA)
- Always Be Alert for Scams

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	3 secs	6 secs	9 secs
5	Instantly	4 secs	2 mins	6 mins	10 mins
6	Instantly	2 mins	2 hours	6 hours	12 hours
7	4 secs	50 mins	4 days	2 weeks	1 month
8	37 secs	22 hours	8 months	3 years	7 years
9	6 mins	3 weeks	33 years	161 years	479 years
10	1 hour	2 years	1k years	9k years	33k years
11	10 hours	44 years	89k years	618k years	2m years
12	4 days	1k years	4m years	38m years	164m years
13	1 month	29k years	241m years	2bn years	11bn years
14	1 year	766k years	12bn years	147bn years	805bn years
15	12 years	19m years	652bn years	9tn years	56tn years
16	119 years	517m years	33tn years	566tn years	3qd years
17	1k years	13bn years	1qd years	35qd years	276qd years
18	11k years	350bn years	91qd years	2qn years	19qn years

TIME IT TAKES A HACKER TO BRUTE FORCE YOUR PASSWORD **IN 2024**

> Hardware: 12 x RTX 4090 Password hash: bcrypt



> Learn more about this at hivesystems.com/password



Getting Started with a Password Manager

1. Select Your Password Manager

- Compare features and pricing.
 - 1Password, Bitwarden, Dashlane, Keeper Security **Examples ordered alphabetically*
 - KeePassXC if you want to remain completely local and cloud-free.

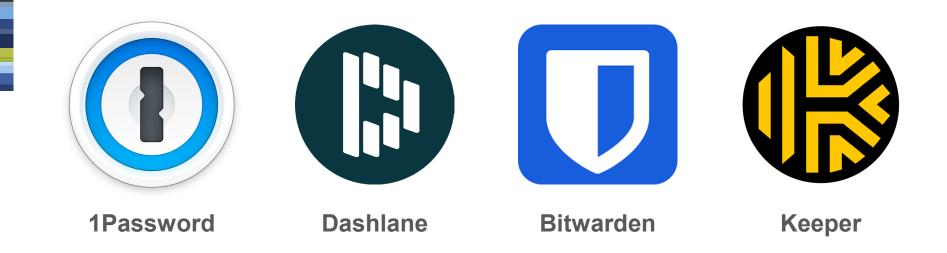
2. Set Up a Strong Master Password

- Use a unique, long, and hard-to-guess passphrase.
- Do not reuse this password anywhere else.
- Write it down and store it safely (safety deposit box, safe, somewhere hidden in your home) <u>https://passwordbits.com/emergency-sheet-envelope/</u>

3. Add Passwords to Your Vault

- Import existing passwords manually or via CSV/browser export.
- Organize entries into folders or categories for easier access.
- Store passwords with the browser integration as you access websites (and ideally reset/update to a new uniquely generated password)







Getting Started with a Password Manager

4. Enable Browser Integration

- Install the browser extension for saving logins, autofill, and password generation.
- Disable your browser's built-in password manager.

5. Install the Mobile App

- Access your vault on the go by downloading the app.
- Turn off your mobile device's built-in password-saving feature.
- Enable Autofill in OS settings for your chosen password manager

6. Secure High-Priority Accounts First

- Use the password manager's health check to identify weak, reused, or leaked passwords
- Focus on:
 - **Banking/Financial** Accounts (e.g., banking, credit cards, investments).
 - **Email** Accounts (to protect password resets).
 - Social Media Accounts (to prevent impersonation).
 - Work/Business Accounts (e.g., VPNs, payroll, collaboration tools).
 - **E-commerce** Accounts (storing payment information).



Getting Started with a Password Manager

Bonus Tips:

- Explore features like secure password sharing and encrypted storage for important documents.
- Use password manager for TOTP multi-factor codes or better yet, use a separate app for multifactor codes.
- Again, always enable multi-factor authentication on critical accounts.
- Use a separate email address that you only use for your password manager account don't share that email address with anyone.
- Never open your vault on a computer that you don't 100% trust.



Essential Practices for Personal Backups

Backing up your data is a crucial defense against cyberthreats like ransomware and hardware failure or software corruption. Creating backups ensures you can recover your personal and professional data if disaster strikes.

- Follow the 3-2-1 Rule: Keep three copies of your data—one original and two backups on two different types of storage (e.g., external hard drives and cloud services), with one copy stored offsite.
- Automate backups to ensure consistency and reliability.
- **Encrypt** Sensitive Data: Use secure external drives and cloud services with end-to-end encryption to safeguard information.
- Periodically **test** your backups to ensure they work when you need them



Other Proactive Steps to Take

Update Operating Systems

- Most critical for phones and laptops
 - Use automatic updates!
 - · Don't ignore these they're frequently critical patches
- If it's "smart" it could be updated security cameras, refrigerator, garage door, router

Look at Your Online Footprint

- Be cautious about how much personal information you share online.
 - Personal information can create vulnerability for targeted phishing and scams.
- Reconsider browser password managers

Don't Use Public Wi-fi

- Toggle off 'Auto-Join Available Network'
- · Consider using a VPN if you need to use public wi-fi



Thank you for your interest!

Have comments or questions?

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