

breaches, you'll create a strong password to access your account and keep it safe. If you prefer a more tangible system, you can create a spreadsheet. Write down only as much of the information as you need to remember the passwords, and keep the information in a secure location. If you keep the spreadsheet on your computer, disguise the name and password-protect the document.

Password safety is important to the security of yourself and your family. Take some time with it, teach the principles to your children, and breathe a little easier.

CPFCU is committed to helping you keep your information secure. If you're suspicious about fraudulent activity, contact us to help you check your most recent activity. We are always here to help you.

## Debit Card/Credit Card Travel Notice



The vacation season is fast approaching, and this usually means traveling. If you will be out of the state or country and are planning to use your debit card or credit card, please call us before you travel. We can put a Travel Notice on your account for the period of time you will be away from home, so your Visa Debit Card or CPFCU Credit Card will not be blocked. For your protection, Visa monitors your activity and when something seems out of the ordinary (suspicious activity), Visa will block your account until you verify the transactions. Please call our office before you leave: (434)973-4280

## 2017 Annual Meeting Update

Our special thanks, to the Sons of Squadron #74 for preparing our wonderful Annual Meeting feast, and many thanks to the American Legions Post #74 for the use of their Facilities.

Eileen Pillar, current Board Chairperson was elected for another 3 year term.

*Thank you for your continued service to the Credit Union.*

## 2017 Holiday Closings:

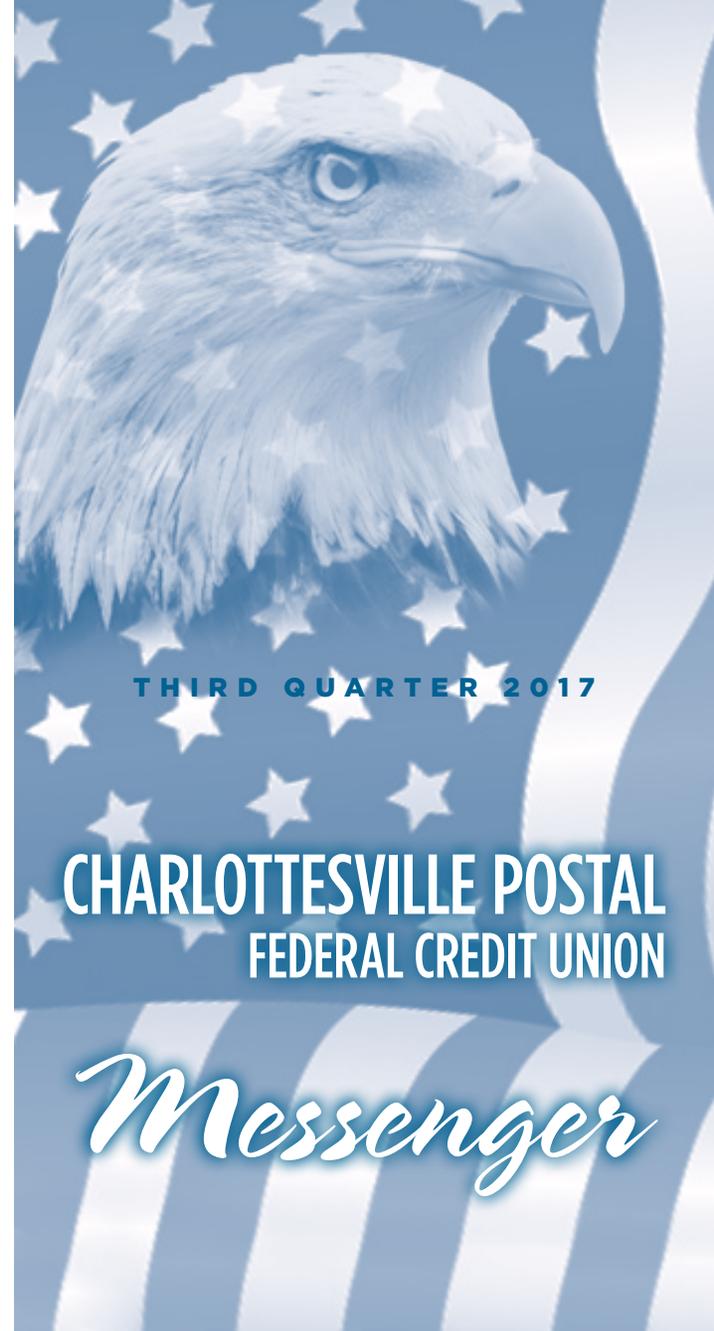
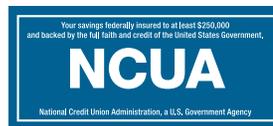
July 4th, Independence Day  
 September 4th, Labor Day  
 October 9th, Columbus Day  
 November 10th, Veterans Day  
 November 23rd, 24th, Thanksgiving Day  
 December 25th, Christmas Day



## PRODUCTS & SERVICES

- Savings Products
- Share Accounts (Savings Account)
- Prime Shares
- Share Draft (Checking Accounts)
- Loan Products
- New & Used Autos
- Personal Loans
- VISA Credit Cards
- Overdraft Lines of Credit
- Credit Life and Disability Insurance (Loan Protection)
- GAP Insurance (Auto Loans)
- Electronic Services
- Home Banking (online Banking)
- Bill Pay
- E-Statements
- VISA Debit Cards
- Payroll Deductions
- Direct Deposit
- Other Services
- Regal Movie Tickets

\*Access your credit card information by going to [ezCardinfo.com](http://ezCardinfo.com)



THIRD QUARTER 2017

**CHARLOTTESVILLE POSTAL  
 FEDERAL CREDIT UNION**

*Messenger*

**1155 Seminole Trail • P.O. Box 6488  
 Charlottesville, VA 22906  
 434.973.4280**

## **Password Security— Sometimes it's the Simple Things**

If you're feeling overwhelmed by the whole computer-online safety thing, you're probably not alone. It's tempting to ignore online security and think *who wants to steal my information anyway?* The reality is that some portion of online security is out of your hands, but there are things you can do to protect your personal information, accounts, and well-being.

You can significantly reduce your risk and mitigate damages by using one of your most basic tools—the password. Password security gives you some control and can and will make a difference in your online security.

### **Don't Hand Them the Keys**

There are people who want your information—especially if you make it easy pickings. Your accounts could be attacked in a couple of ways. Social engineering tactics involve persons known or unknown who learn a little about you so they can break your passwords. Birth dates, favorite things, names, etc., are used to successfully crack the codes of thousands of people who use personal tidbits in their passwords. The information is found through social websites, by looking through your desk, or through fraudulent email or phone calls, for example. You may also be subject to brute-force attacks that use software to test and find matches to passwords. Strong passwords make it very difficult to crack yours.

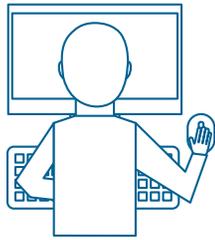
### **Online Safety—Part Habit, Part Password Know-How**

First, it's important to know that you need a good, solid method for handling your password security. This is the set of behaviors that keeps your passwords private. Second, it's the knack of setting up secure passwords—that's the easy part—and remembering them.

### **Password Safety Behaviors— You Mean Post-it Notes Aren't Secure?**

What's the use of having super-secure passwords just to leave them vulnerable to discovery? You want to get used to the idea that when you're on a public server and/or device, you need different habits from when you're securely cozied in at home on your own password-protected server.

- Public Wi-Fi is not secure and your passwords can be intercepted, so when you're at your favorite café or library, avoid using your personal



passwords. If you do use a password, enter it away from prying eyes.

- If you're using a public device, always remember to log off when you're finished.
- The two-step verification process—where you are sent a code to enter—adds an extra layer of protection. Use it whenever it's offered.
- Don't keep your passwords on Post-it notes under your keyboard... Nope, not under your desk plant either.

## **Setting Up Your Passwords**

Take a couple of hours to set up a spreadsheet and create a password safety strategy. You'll create a unique password for every account you have using principles that deter the most common kinds of password attacks.

- Your passwords shouldn't use dictionary words or slang, consecutive keyboard combos, or words spelled backward. According to McAfee, in one breach of 32 million accounts, 300,000 of those used *12356*, *12345*, *11111*, *qwerty* (side-by-side letters on the keyboard), *princess*, or *abc123*.
- You won't use simple, easy-to-remember information in your passwords, like your favorite cat's name or your birthdate. Simple passwords are easily cracked with a little social engineering info from your social media accounts or from the personal swag all over your office desk. *//lovelycats123* is a no-no.

## **You Can Be Creative and Remember Your Passwords**

You have dozens of accounts. The difficulty in remembering passwords is probably why most people don't follow even the most basic security guidelines. You do need your passwords to be complex, about six to nine characters in length, and use a mix of lower- and uppercase letters and special characters.

Take advantage of patterns on your keyboard. Choose a pattern that you can remember, like a zigzag, and use it to form a password. For example, *@E4t^U8o*.

You can take advantage of online password generators if you prefer. They take all the guesswork out of creating strong passwords.

## **Remember It, Manage It**

The next step is deciding what system you'll use to remember and manage your passwords. Create a schedule reminder to change your passwords on a regular basis. You can use a cloud-based password manager, which allows you to keep your passwords in one place. They are convenient to use, and although they are not immune from data

### **BOARD OF DIRECTORS**

Eileen Pillar, Chairperson  
David Wyant, Vice Chairperson  
Charles Via, Treasurer  
Debra Taylor, Secretary  
A. B. Brown, Director  
Sol McCauley, Director

### **SUPERVISORY COMMITTEE**

Rodney Hildebrand  
Samuel Moore  
Catherine Tuberson  
Charles Via

### **SUPERVISORY COMMITTEE (only)**

PO Box 6363  
Charlottesville, VA 22906

### **STAFF**

Marilyn Sullivan,  
*Manager*  
Brittney Irving,  
*Member Service Representative*  
Marvin Mayo,  
*Member Service Representative*

### **HOURS OF OPERATION**

Monday – Friday 8:30 a.m. to 5:00 p.m.

### **CONTACT INFORMATION**

Phone 434-973-4280 • Fax 434-973-4095  
Email: [cpfcu@embarqmail.com](mailto:cpfcu@embarqmail.com)

### **WEBSITE:**

[www.charlottesvillepostalfcu.com](http://www.charlottesvillepostalfcu.com)

### **MEMBER INFORMATION**

Membership is available to all USPS employees and retired employee, credit union employees, and members of the following:

Charlottesville Sectional Center  
Harrisonburg Processing Center

Associate Offices of the above

Any retired USPS Employees who reside within The Credit Union's service area

Charlottesville-Albemarle American Legion  
Post 74

It's Auxiliary and Sons of Squadron 74

**Membership includes members  
of the above & family members of all  
credit union members.**