



# ON THE MONEY

Be the Leader of Your Financial Future

## On the Money with Kaylee Greene

### Enhancing Password Security: Key Steps to Protect Yourself from Fraud



Kaylee Greene

In today's digital landscape, fraud and cybercrime have become increasingly sophisticated, with hackers constantly seeking weak points to exploit. One of the easiest ways they gain access to accounts is through poorly secured passwords. By enhancing your password security, you can significantly reduce your risk of falling victim to fraud. Below are key strategies for building a strong defense against hackers.



#### 1. Creating Strong, Complex Passwords

The foundation of password security starts with strength. Weak passwords such as "password123" or "abc123" are far too easy for hackers to guess using basic algorithms or brute-force attacks. To safeguard your accounts, create strong, unique passwords that combine uppercase and lowercase letters, numbers, and special characters. In Orlando Credit Union's most recent episode of 'On the Money' with Kaylee Greene, Cyber Security Engineer Bradley Berner shares how choosing a line from your favorite song or show is a great way to remember your password while also creating an almost impossible to hack combination.

#### 2. Enabling Multi-Factor Authentication (MFA)

Multi-factor authentication (MFA) is one of the most effective ways to protect your accounts from unauthorized access. With MFA enabled, logging in requires not just a password but also an additional verification step, such as a code sent to your phone or email, or a biometric scan like a fingerprint or face recognition. This means that even if a hacker manages to steal your password, they won't be able to access your account without the second form of authentication.

#### 3. Avoiding Unsafe Password Storage Practices

Many people unknowingly compromise their security by storing passwords in unsafe places. Writing down passwords on sticky notes or saving them in unprotected digital files leaves you vulnerable to theft. Instead, store passwords securely using encrypted digital tools like password managers. These programs not only store your passwords safely but also help generate strong, random passwords for each account.

#### 4. Monitoring for Signs of Fraud

In addition to enhancing password security, stay vigilant for signs that your accounts may have been compromised. Unfamiliar login notifications, unexpected account changes, or unauthorized transactions are red flags. If you notice anything suspicious, change your passwords immediately and enable MFA if you haven't already. Consider using monitoring services or alerts from your bank or credit card company to detect and respond to potential fraud swiftly.



Password security is one of the most straightforward yet critical steps you can take to protect yourself from fraud. By creating strong, unique passwords for each account, enabling multi-factor authentication, and adopting safe storage and update practices, you can significantly reduce your risk of falling victim to cybercrime. For more tips on fighting fraud, tune in to Orlando Credit Union's '*On the Money*' with Kaylee Greene. Visit [OrlandoCreditUnion.org](https://OrlandoCreditUnion.org) to discover what's '*On the Money*' and leverage Orlando Credit Union's expertise to protect yourself from fraudulent behavior.



## Orlando Credit Union Launches Merchant Services to Expand Payment Options for Orlando Businesses

Orlando Credit Union has recently unveiled our latest service offering, providing state-of-the-art merchant services through Fort Point Payments, Inc. This service is designed to help businesses streamline their payment processes and support growth with advanced payment solutions.

This service now enables businesses of all sizes to accept a variety of payment methods, including credit and debit cards, mobile payments, and e-commerce transactions. Fort Point Payments, Inc., a leader in payment processing technology, powers these services, ensuring that Orlando Credit Union's Business and Commercial banking members have access to secure and efficient payment solutions.

David Duncan, VP of Marketing and Communications at Orlando Credit Union, highlighted the benefits of this offering: "We are thrilled to have launched our merchant services, powered by Fort Point Payments, Inc. This service is a testament to our commitment to supporting local businesses with innovative tools that drive growth and efficiency. By integrating Fort Point Payments' cutting-edge technology, we're able to offer a seamless payment experience that helps businesses thrive," stated Duncan.

Fort Point Payments, Inc. is renowned for its advanced payment processing solutions and exceptional customer support. The company's technology enables Orlando Credit Union to provide a comprehensive suite of services that enhance payment acceptance and business operations.

Orlando Credit Union's merchant services are available now. For more details on how to benefit from these services, businesses can visit [OrlandoCreditUnion.org](https://OrlandoCreditUnion.org) or contact Orlando Credit Union's Business Banking team at 407.835.3500.

## Want To Serve on The Orlando Credit Union Board Of Directors?

Orlando Credit Union is currently accepting applications for the Board of Directors. Applications for candidacy will be accepted **NO LATER THAN 4:00 pm EST on January 10, 2025**. To obtain an application, please visit [OrlandoCreditUnion.org/Volunteer](https://OrlandoCreditUnion.org/Volunteer). All applications are reviewed by the credit union's Nomination Committee for completeness and suitability for the credit union's leadership needs.

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