

Safeguard Your Account

Time to change and/or upgrade your Personal Access Code (PAC) for online banking. According to Thytoctic, [80% of all cyber security attacks](#) involve a weak or stolen password. Changing your password regularly reduces your risk of exposure and avoids a number of dangers.



Benefits of Changing Your Password Regularly

1. Limits breaches to multiple accounts

Reusing your OPPA Credit Union Online Banking password for other sites, outside of your online banking account, increases risk of access to several accounts if your password is hacked. Change your password to something unique for each of your accounts. For example, do not use your Facebook password for your online banking account password.

2. Prevents constant access - A hacker may try to access your account more than once over a period of time. Changing your password reduces the risk that they will have frequent access.

3. Prevents use of saved passwords - If you lose or change computers, it is possible someone may gain access to your saved passwords. Consistently changing your password means that even if someone finds an old, saved password, it will no longer be useful.

4. Limits access gained by keystroke loggers - A keystroke logger is surveillance technology used to record keystrokes. It is often used to steal login credentials. Regularly changing your password makes it less likely that passwords obtained this way will be useful for any length of time.

Here is how to change your OPPA Credit Union Online Banking Password

- Log into Online Banking
- On the left-hand menu, select **PROFILE AND PREFERENCES**
- Select **Change Personal Access Code**

***NEW* Password Increase Requirements:**

Length matters when it comes to password security, longer is better. Our new password requirements have a **minimum of 8 characters and a maximum of 30.**

Minimum Requirements:

- 1 UPPER CASE
- 1 lower case
- 1 Number
- Special characters (!@#\$%^&*) **are accepted but not required**
- Spaces **are NOT accepted**

The password can include a combination of upper and lower-case characters, with at least 1 upper case letter, 1 lower case letter and at least 1 number. It may contain symbols but not spaces.