



**TIPS FOR CREATING PINs**

**for ATM cards, etc.**

DON’T use birthdays, especially famous ones or those of friends and family. Don't use holidays (women like 0214).

Don't use years. Hackers easily crack numbers beginning with 19 or 20. Especially avoid wedding, anniversary, baby birthday, and graduation dates. Don’t use 1234 or numbers in a row on a keypad (like 2580).

DO choose a 4-digit number for which you can write down a clue to remind you. Example: I happen to remember my family phone number from when I was age 5. I use the first four digits or the last four digits. hM1 or hM2 will remind me.

Never spell a word on a keypad, like CATS. Numbers and letters for ATM keypads are laid out differently in other countries.

The house number of your high school crush could serve. As in 5237 Willow Street. Just write Gary for the clue as you sigh.

Don't use bible references with part of the text as the clue to get the book/verse numbers. Those are very easy to hack.

Ed of Ocala posted that his bank lets him use a 6 digit PIN.

For 6 digits, I could use what I weigh and what I wish I weighed.

Old locker combinations could work.

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