



Three Programs That Protect Your Passwords

Inform your members about the importance of complex passwords and how password managers can protect them from identity theft online.

Password managers are programs that store and encrypt your passwords. With a password manager, you have to remember only one password to log in to all of the websites you use.

Here are three of the most reliable, user-friendly options:

1. LastPass. This cloud-based password manager syncs with your browser and imports saved passwords. Or simply navigate to the websites you use, and LastPass will prompt you to manually enter and save your logins. LastPass offers multifactor authentication, which adds a second login step for additional security. The free version allows you to sync your account to multiple computers. LastPass Premium costs \$12 a year and adds mobile and tablet access.

2. Dashlane. Like LastPass, Dashlane imports passwords from your browser and saves them in a secure “password vault.” Dashlane can rate the strength of your existing passwords and automatically generate stronger ones. Dashlane gives you a choice between storing data locally or in the cloud. The free version covers use on one device, while the premium version is \$19.99 and syncs across all devices.

3. Roboform. Roboform mimics a browser bookmark: You select your desired website from a dropdown list, and Roboform fills in your login information. It also saves form data, such as name, address, and online payment information. Like Dashlane, Roboform allows you to choose between local or cloud storage. Roboform Everywhere, which offers one license across multiple devices, costs \$9.95 for the first year and \$19.95 each year after that. Roboform Desktop, which offers local storage on one computer, costs a one-time \$29.95. Finally, Roboform2Go costs a one-time \$39.95 and allows you to store passwords on a USB drive and use with any computer.

Whichever password manager you choose, make sure your master password is as strong as possible. Your trusty password manager will take care of the rest.