



Tips & Tricks for Creating and Remembering your PIN

1. Avoid the obvious
 - Make your PIN less easy to guess by avoiding obvious number combinations or sequences such as 1111, 1234 or 9876.
2. Use the word method
 - Some people find it helpful if they think of their PIN number as a word. View it as if you were dialing it on a phone with each number representing the letters. The word “home” for example would be 4663. For many people, it is easier to remember “home”, which leads to recalling the numbers associated with it. If you use this method, it is best to use as uncommon a word as possible, so it is unlikely to be guessed by someone else.
3. Try a familiar date
 - An important date, such as a birthday or anniversary, can make a handy PIN. If a loved one was born, April 5, 1979, “4579” is a relatively easy PIN for you to remember while remaining obscure to fraudsters. The potential downfall to this method is the date you choose may be predictable for people who know you well or have access to your personal information.
4. Use a meaningful address
 - A house number can be a good choice, especially if it’s an address you won’t forget but others are unlikely to know. Use the four-digit address of a childhood friend, former workplace or another significant place. Avoid using your own address since thieves could access this information.
5. Fake a friend
 - If you cannot remember your PIN without writing it down, you can hide it in the name or number of a contact within your phone. Make sure your phone is password protected and remember to come in the bank immediately to reset your PIN if your phone gets lost or stolen.