

Equifax Breach

As you may have heard, Equifax has experienced a massive data breach affecting 143 million Americans' personal data. This includes social security numbers, birthdates, addresses, credit card account numbers, and in some cases, Driver's license numbers. Essentially, all of the information many financials use to verify customers or members.

Find out if you are at risk

Equifax has established a website to assist you in finding out whether or not you were affected by this breach. You'll need to provide your last name and the last six digits of your social security number. Once submitted, you will receive a message indicating whether you've been affected.

www.equifaxsecurity2017.com/potential-impact/

What to do next

- Consider credit file monitoring and identity theft protection: Equifax is giving free service for one year through its TrustedID Premier business, regardless of whether you've been impacted by the hack.
- Consider a credit freeze: A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts. Learn more about this option on the [Federal Trade Commission's Consumer Information Page](#).

You may wish to place an initial 90 day Fraud Alert on your file. This is free and will require lenders to contact you if someone (including yourself) tries to apply for credit. You only have to do this with one credit bureau in order for the alert to be placed on all three. Call any of the bureaus below:

Equifax: https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp
1-888-766-0008

Experian: <https://www.experian.com/fraud/center.html>
1-888-397-3742

Transunion: <https://www.transunion.com/fraud-victim-resource/place-fraud-alert>
1-800-680-7289

Monitor Your Accounts

As always, North Memorial FCU continues to take steps to ensure your account information remains secure. We also provide tools to assist you in monitoring your own accounts for any signs of suspicious activity. These tools include:

- Online Banking
- Mobile Banking
- Visa Fraud Alerts
- eStatements
- Account Alerts

Use these tools and more to review and track account transactions and activity. Contact us immediately if you notice any suspicious activity.