

(CREDIT UNION NAME) wants to help our members navigate the Equifax breach. Though this breach was not related in any way to your credit union, our commitment is to helping our members. We've compiled a summary for our members, as well as links and resources to help our members learn more, and take action to protect their identity and information.

### **Equifax: Next Steps**

Like many Americans, you may be concerned that your private information was exposed in the [recent Equifax breach](#). We understand and want to help our members by providing information and resources. We encourage all of our members to visit the [Equifax site](#) to discover if their private information may have been compromised and to take advantage of the free credit monitoring service [Equifax](#) is providing to all consumers.

### **Find Out If You Were Impacted**

Visit [equifaxsecurity2017.com](http://equifaxsecurity2017.com) and click on the *Check Potential Impact* Tab. Enter your last name and the last six digits of your Social Security number. You will receive an immediate response as to whether you were impacted or not and will be given the opportunity then to enroll in TrustedID (see #2 below).

### **Enroll In Credit Monitoring**

Equifax is providing **one year of free monitoring protection** through [TrustedID](#) for **all consumers**, even those *not* affected by the breach. After checking your potential impact, you will be given an enrollment date to return and sign up for the free service. TrustedID allows you to monitor your credit. It also provides identity-theft insurance and internet scanning of your social security number. If you enroll in this program, you may want to read the terms closely or seek advice from an attorney. Also, while there is generally a fee, there are other monitoring protection services available.

Equifax has also set up a dedicated call center at 866.447.7559 where you can speak to someone regarding any questions you may have about the breach.

### **Additional Resources**

- Access your current credit report at [annualcreditreport.com](http://annualcreditreport.com)
- Set up fraud alerts at [consumer.ftc.gov/articles/0275-place-fraud-alert](http://consumer.ftc.gov/articles/0275-place-fraud-alert)
- Place a freeze on your credit at [consumer.ftc.gov/articles/0497-credit-freeze-faqs](http://consumer.ftc.gov/articles/0497-credit-freeze-faqs)
- Get more information on the Equifax breach at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>
- Learn more about protecting yourself at <https://www.identitytheft.gov/Info-Lost-or-Stolen>

### **Government Action**

Despite the expense of the breach, Equifax remains an integral part of the credit reporting process. Thousands of credit unions, banks and other financial services companies rely on them to evaluate requests for products ranging from credit cards to loans. The vast majority of financial services companies, utilities, phone companies and related companies send data needed for the credit reporting process to agencies such as Equifax, TransUnion and Experian, regularly.

Your credit union will be working with industry experts to push our government officials to require Equifax, and other reporting agencies, to place even greater protections on your data.

We understand the importance of your personal information and want to make sure you know (CU Name) is committed to keeping that information safe and secure. If you have additional questions for us, please call (phone number).