

Equifax Data Breach, Helpful Tips to Protect Your Identity

Recently, Equifax announced that 143 million consumers were effected by a breach of Equifax's data. Equifax is one of three primary credit reporting agencies that collect credit information about consumers. Equifax reported that the breach occurred between May 2017 and July 2017. If you were a victim of the Equifax breach, you will be contacted directly by Equifax through regular mail. Information that may have been compromised includes names, social security numbers, birth dates, addresses, driver's license numbers and some credit card numbers. Equifax reported on October 2, 2017 that an additional 2.5 million consumers could potentially be impacted.

Member confidential financial information is of the utmost importance and we want to assure you that your account information at TruGrocer Federal Credit Union is secure. While this was NOT a breach of TruGrocer, here are some helpful tips to protect your identity and protect yourself from fraud:

- Equifax has provided a website and call center, specifically set up to answer your questions.
 - Website – <https://www.equifaxsecurity2017.com>
 - Phone Number – 866.447.7559
- Sign up for alerts, through CU OnLine, that will send notifications when purchases or account activity exceeds a threshold you define.
 - To set up alerts for your TruGrocer Accounts, including Debit Cards, follow these steps:
 - Log onto CU OnLine
 - Select "Additional Services" at the top of the screen
 - Select "Text Banking & Alerts"
 - Set up the alerts you wish to receive
 - To set up alerts for your TruGrocer Visa Credit Card, follow these steps:
 - Log onto CU OnLine
 - Select "Additional Services" at the top of the screen
 - Select "Credit Card"
 - Once into the credit card system select "Services" at the top of the screen
 - Then select "Email Alerts"
 - Set up the alerts you wish to receive
- Check your credit reports from the three primary reporting agencies, Equifax, Experian, and TransUnion by going to www.annualcreditreport.com. This free service allows consumers to review their credit reports once a year. If there is information or accounts on your credit report that you do not recognize, it could indicate that your information has been used for fraudulent purposes. Credit reports can be reviewed more frequently than annually by contacting each individual agency and paying a fee:

Equifax

P.O. Box 740241
Atlanta, GA 30374
800.685.1111

www.equifax.com

Experian

P.O. Box 4500
Allen, TX 75013
888.397.3742

www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
800.888.4213

www.transunion.com

- If you find unrecognizable data on your credit report, the Federal Trade Commission provides information on steps to take to protect yourself at <http://identitytheft.gov>.
- Consider putting a freeze on your credit report, which will make it difficult for someone to use your information to open fraudulent accounts. Information about credit freezes can be found at <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.
- Regularly review your accounts online and all monthly statements.
- Watch this video for more information
 - <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>