



IMPORTANT INFORMATION ABOUT THE RECENT EQUIFAX DATA BREACH

As you are probably aware, on July 29, 2017 Equifax discovered a website application vulnerability had been exploited to gain illegal access to certain files. The Equifax breach did not involve the Credit Union or any Credit Union systems. This breach is solely an issue that occurred via unauthorized access to Equifax's computer/technology systems. There has been no unauthorized access to any Credit Union of Atlanta systems or records associated with the Equifax Breach. Credit Union of Atlanta is monitoring the situation and will keep you aware of any updates pertinent to the data breach. The following are important facts related to the breach:

- An independent investigation by a cybersecurity firm determined information had been accessed between mid-May and July.
- CUA does report to all three major credit bureaus, although no evidence of unauthorized activity has been discovered on Equifax's core consumer or commercial credit reporting databases.
- Approximately 143 million U.S. consumers had information accessed.

Compromised information included:

- Names
- Social Security Numbers
- Birth Dates
- Addresses
- Driver's Licenses
- Approximately 209,000 credit card numbers were accessed
- Approximately 182,000 dispute documents with personally identifying information were accessed

Equifax has set up an informational website and identity theft monitoring for consumers.

- Consumers can determine if their personal information may have been impacted by visiting www.equifaxsecurity2017.com
- Through Nov. 21, 2017, consumers – whether affected by the breach or not – can sign up for TrustedID Premier credit monitoring at no charge.

According to Equifax, enrollees in the program will have complimentary access to:

- Equifax credit report
- Credit file monitoring at all three major credit bureaus
- Equifax credit report lock
- Social security number monitoring
- \$1 million in identity theft insurance
- Signing up for this program does not waive any rights to take legal action, as the restrictive language previously included in the terms of use for this program has been removed.

What Should You Do?

Members should consider the recommendations being made by the Consumer Financial Protection Bureau and the Federal Trade Commission, government entities responsible for protecting consumer interests. Please visit and assess their advisories which you can access at:

<https://www.consumerfinance.gov/about-us/blog/identity-theft-protection-following-equifax-data-breach/>

and

<https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>

If you know you are, or have been, a victim of identity theft, either in connection with the Equifax breach or previous incidents, visit the following websites for important information:

<https://www.identitytheft.gov/Info-Lost-or-Stolen>

<https://www.identitytheft.gov/>

Credit Freezes

Many sources are recommending that consumers place a credit **freeze** (not an **alert** or a **lock**) on their credit files, not just with Equifax, but all of the major credit bureaus. Here are some FAQs about credit freezes:

Q. What is a credit freeze?

A. A credit freeze is a block you place on your credit file that prevents creditors from accessing your credit report, [according to the Federal Trade Commission](#). It prevents credit, loans and services from being approved in your name without your consent. It does not affect your credit score.

Q. Does a credit freeze cost money?

A. Yes. Fees vary from state to state, and range from about \$5 to \$10. There are also fees to lift the freeze. [You can see fees by state here](#). Equifax, however, has currently waived fees for initiating a credit freeze. Equifax was originally charging consumers to put a freeze on their credit files, but has since dropped the charge and is offering that service at no charge through Nov. 21, 2017. Consumers who have paid for this service since Sept. 7 – the day Equifax announced the breach – will receive a refund.

Q. If I freeze my account, are there still some people who can see my credit report?

A. Yes.

- You can see it. You're still entitled to your free annual credit report.
- Your existing creditors and debt collectors acting on their behalf can see it.
- Government agencies may have access to it (via subpoena or search warrant).

Q. How should I decide whether to freeze my credit?

A. Freezing your credit — as well as lifting a freeze — may be a bit of a headache (every time someone wants to access your credit report, you'll have to go through the process of lifting the freeze), but it

will protect you against some identity theft crimes. Even if you escaped Equifax's breach, you've probably been a victim of a previous one.

Q. Where do I begin?

A. Consumers can place, lift or permanently remove a freeze from their Equifax credit files at https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp.

OR, the experts say that calling the credit bureaus is a more secure way to place a freeze. Call the credit reporting companies. There are three big ones — Equifax, Experian and TransUnion — and one smaller one, Innovis. If you place a freeze on your credit file, it is recommended that you freeze your credit at all four. Here are the numbers to call:

- Equifax 1-800-349-9960
- Experian 1-888-397-3742
- TransUnion 1-888-909-8872
- Innovis 1-800-540-2505

Here is some additional information on credit freezes:

- [For Equifax](#)
- [For Experian](#)
- [For TransUnion](#)
- [For Innovis](#)

Q. What kind of information will I be asked to provide?

A. Personal information, including your name, address, date of birth and Social Security number.

Q. But what if I want to lease a car or rent an apartment?

A. If you institute a freeze and a creditor needs to access your credit report, you'll need to temporarily lift it. When you initiate a freeze with each of the credit reporting companies — you have to do freezes with all of them — you'll get a pin that corresponds with each freeze. When you want to temporarily lift any of them, you'll give that pin back to the credit reporting company it corresponds to. If you're trying to lease a car at Toyota, for example, you can ask Toyota which credit reporting company they're going to use to access your report. That way you can just lift the freeze at that company.

Q. How long does it take to lift a freeze?

A. No more than three business days, according to the Federal Trade Commission. So you'll have to plan ahead if you're thinking about applying for credit

Consumer Impact – Identity Theft Tips

Affected consumers are at risk from criminals using stolen information to fraudulently open accounts. This means the most pressing and immediate threat with this breach is identity theft.

The first step consumers should take to find out more is to visit the websites noted above.

Then, consumers should take steps to protect their identities. There are a number of tips at www.stopthedatabreaches.com that can help consumers remain vigilant and protect their personal data. These include:

- Don't respond to email, text or telephone calls asking for personal or financial information
- Frequently review account activity and immediately report unauthorized transactions
- Place an initial fraud alert with credit bureaus if fraud has occurred
- Enroll and opt-in for transaction monitoring
- Use card on/off switches (if available)
- Enroll in Verified by VISA/MasterCard Secure Code

The Federal Trade Commission's website has additional consumer information.

- For steps to protect against identity theft and information about fraud alerts and security freezes visit <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>

Finally, here is an article, published by CNN, which provides good tips about the breach and what you can do to protect your assets from identity theft:

http://money.cnn.com/2017/09/12/pf/identity-theft-equifax/index.html?sr=LINKEDIN_COMPANYmoney091417identity-theft-equifa0133AMN/AN/A&linkId=42168494

The information in this communication is derived from governmental and other websites such as CFPB and FTC and is not intended as advice from the Credit Union of Atlanta, but is intended only to share these sources of information and resources with you. If you have individual questions on the Equifax Security Breach or any rights you may have you should consult with your legal adviser.