

Equifax Breach

What you need to know

Equifax, one of the three major credit reporting agencies, released information on September 7, 2017 that a cybersecurity incident may have potentially impacted approximately 143 million U.S. consumers.

Criminals exploited a U.S. website application vulnerability to gain access to certain files. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017.

The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 consumers, and certain dispute documents with personal identifying information for approx. 182,000 U.S. consumers were accessed. As part of its investigation of this application vulnerability, Equifax also identified unauthorized access to limited personal information for certain UK and Canadian residents.

Equifax discovered the unauthorized access on July 29 of this year and acted immediately to stop the intrusion. The company promptly engaged a leading, independent cybersecurity firm that has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. Equifax also reported the criminal access to law enforcement and continues to work with authorities.

It is important to note that your information at CBI Federal Credit Union has not been compromised, and this incident occurred solely at Equifax. As such your personal information may have been comprised by this breach.

To help you determine if your information has been breached, and to mitigate the impact of this breach, we have prepared the following questions and answers. (Of course, you can always contact us for further details as 800-699-5417).

How do I know if my personal information was part of the breach?

Equifax has promised to send direct mail notices to consumers who were impacted by this breach whose credit card numbers or dispute documents with personal identifying information were impacted.

Is Equifax providing any resources and information to help consumers that may have been impacted?

Yes, Equifax has established a dedicated website, www.equifaxsecurity2017.com, [click on the Potential Impact](#). This site includes information about the breach, a search tool to determine if you may have been impacted, and the option to opt in to credit monitoring services offered by Equifax. This free service will be offered to you even if you haven't been impacted by this breach, you will receive one year of free identify theft protection and credit file monitoring to all U.S. consumers, which you must complete enrollment by November 21, 2017.

Can I call Equifax instead of using their website?

Yes, Equifax has established a dedicated call center to help. The contact number is 866-447-7559. The call center is open every day (including weekends) from 7:00 a.m. – 1:00 EST.

What other actions can I take to help protect my account?

- Call us at 800-699-5417 to place a password on your credit union account. We then will use this password to help validate your identity when you contact us to transact business.
- Monitor your financial institution activity online or through statements for unauthorized transactions. If they occur, notify the appropriate financial institution immediately.
- Visit www.identitytheft.gov for resources on identity theft, freezing your credit report, and steps to take with the three different credit bureaus to dispute any unauthorized entries. A freeze goes a step further than credit monitoring in that it prevents anyone from taking out a loan or a credit card in your name by adding additional steps to release your credit information to a lender.
- Place a fraud alert with any of the three credit bureaus- Equifax, Experian and TransUnion. The benefit of the fraud alert is it alerts potential creditors or lenders to take extra steps to identify you. You need to contact only one credit bureau to place an identity theft freeze and they are required to notify the other two credit bureaus.
- Pull your credit report yearly by phone at 877-322-8228; or online at <https://www.annualcreditreport.com>. You are entitled to receive one free credit report every 12 months from each of the three-nationwide consumer credit reporting agencies.

What else should I watch for?

Remain diligent and watch for misleading emails and phone calls. Generally, there is an increase in scam attempts associated with these types of breaches.

Contact us if you have any other questions at (800) 699-5417. We are here to help you make the most of your money-including protecting it!