

Equifax Data Breach September 7, 2017



A data breach is being reported at one of the three major credit reporting agencies. The information accessed included names, Social Security numbers, birth dates and other personal information. Equifax will be attempting to contact those affected.

What should you do first?

Go to <http://equifaxsecurity2017.com/> and follow the instructions for finding out if you might be affected by this breach. You may choose to enroll in the complimentary identity theft protection and credit file monitoring services provided by Equifax. The website will let you know if you have been affected by the breach.

What can you do to protect yourself right now?

- Change passwords immediately for all financial or credit card sites to a unique password for each.
- Do NOT use the same password that you use for ANY financial site at any other site. If you have, change those passwords, too.
- Review security questions on accounts to make sure your answers aren't easily guessed or readily available.
- Consider placing a **credit freeze** on your files. 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.
- If you decide against a credit freeze, consider placing a **fraud alert** on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- Visit Identitytheft.gov/databreach to learn more about protecting yourself after a data breach.

What should you do on a regular basis to protect yourself?

- Check your credit reports from Equifax, Experian, and TransUnion — for free — by visiting annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.
- Monitor your existing credit card and bank accounts closely for charges you don't recognize. Make sure you review your monthly statements for all of your accounts.
- File your taxes early — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

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What can you do at Del Norte Credit Union?

- If you don't have a code word on your account, next time you are in one of our offices ask to set up a code word on your account.
- If you are applying for a loan with Del Norte Credit Union, we will confirm your credit report information with you in order to ensure it is accurate. We will also be taking additional steps to confirm the identity of our members when you apply for a loan.
- If you would like additional peace of mind, consider identity theft protection. Visit <https://my.identityfraud.com/dncu?partner=dncu159> to explore our partner's identity theft protection offerings and purchase what works for you.