

Pahrnagat Valley FCU Identify Theft Protection

EQUIFAX DATA BREACH

Recently it has been discovered that Equifax, one of the three major consumer reporting agencies, announced that they had discovered a consumer data breach. During the breach, the hackers potentially gained access to files which may have included some if not all of the following personal information:

- Names
- Social Security Numbers
- Date of Birth
- Addresses
- Driver's License Numbers
- Credit Card Information

Currently, Equifax has reported no evidence of unauthorized use of this consumer data due to this breach. Equifax has established a dedicated website for consumers to determine if their personal information was impacted. If you go to: <https://www.equifaxsecurity2017.com/> then click on the "Potential Impact" tab, enter your last name and the last 6 digits of your Social Security Number. The Website will let you know if you have been affected by the breach.

What you can do to protect your identity:

To protect yourself there are several things that you can do.

- Monitor your credit closely to see if you have any suspicious activity. You can get your free annual credit report at www.annualcreditreport.com or call 1-877-322-8228.
- Reset your account passwords – changing the passwords associated with sensitive accounts is recommended – email passwords, online banking, etc.
- Be cautious of unsolicited email offers and suspicious links
- Update your antivirus or malware software on your devices
- If you believe that someone has your information, consider placing a credit freeze or fraud alert on your files. If you notice confirmed fraudulent activities on your credit report, you can place a fraud alert with the credit bureaus (TransUnion, Experian, and Equifax). Or you can place a credit freeze on your files, which makes it harder for someone to open a new account in your name. This in effect "locks" your account and the only method of gaining access is via a password that only you will have. Please keep in mind, this step will cause delays if/when you actually apply for credit since you will need to unlock your report for the lender's use.

Equifax – 1-800-349-9960

Experian – 1-888-397-3742

TransUnion – 1-888-909-8872

If you need further assistance or have questions please give our staff a call at 775-725-3586.