

Information on Equifax Breach

You are likely aware of reports regarding a data breach involving Equifax, one of the nation's three major credit reporting agencies. The reports have indicated that this breach occurred from May through July 2017, and has resulted in the exposure of personal, non-public information of at least 143 million Americans. In addition to names, addresses and dates of birth, the exposed information could also include Social Security numbers, credit card numbers and other types of financial account information.

EUCCU advises you to:

- Monitor your credit card and other financial statements for unauthorized activity.
- Consider placing a credit freeze on your account to help prevent fraudulent accounts from being opened.
- Consider contacting the credit reporting agencies to place a "fraud alert" on your account. A fraud alert will serve as a warning to creditors that you may have been a victim of a data breach; resulting in creditors more closely reviewing any applications for new credit.
- Equifax is offering free credit monitoring services for one year – go to www.equifaxsecurity2017.com/enroll to get the monitoring service. You will be asked to enter their last name and the last six digits of their social security number.
- Review your credit report for free at www.annualcreditreport.com.

Additional information for victims of identity theft can be found at <https://www.identitytheft.gov/Steps>.

See below for more information on freezing your credit.

Credit freezes:

One of the most effective tools against economic ID theft available to consumers

What exactly is a credit freeze?

They allow you to seal your credit reports and use a personal identification number (PIN) that only you know and can use to temporarily "thaw" your credit so that legitimate applications for credit and services can be processed. That added layer of security means that thieves can't establish new credit in your name even if they are able to obtain your ID.

Freezing your credit files has no impact whatsoever on your existing lines of credit, such as credit cards. You can continue to use them as you regularly would even when your credit is frozen.

Freezes have been available for free to victims of ID theft for some years, but recently all three of the major credit bureaus adopted new rules allowing non-victims to have access to credit freezes as well for a small fee. In addition, most states and Puerto Rico have adopted laws establishing credit freezes for residents of their state.

Residents of various states may also freeze the credit reports of their minor children. Visit the National Conference of State Legislatures to see what the law is in your state.

The cost ranges from \$3-\$10 per person per bureau to freeze a credit report; a couple of states have higher fees. *It is imperative that you freeze your credit with all 3 bureaus.*

The cost to "thaw" your reports for one creditor -- or for a specific period of time -- range from being free to \$10.

When shouldn't you freeze your credit?

If your credit reports are accessed often for work or because you create new accounts with various financial institutions on a regular basis, it is not suggested that you freeze your accounts. The costs to continually "thaw" your reports would tend to be excessive.

How to freeze or thaw your credit from each bureau:

EQUIFAX CREDIT FREEZE

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Credit freezes may be done online or by certified mail - return receipt requested.

Check your state's listing for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.

Request your credit freeze by certified mail using this sample letter. Please note the attachments you must include.

If your PIN is late arriving, call 1-888-298-0045. They will ask you for some ID and arrange for your PIN to be sent to you in 4-7 days.

Unfreeze: Do a temporary thaw of your Equifax credit freeze by snail mail, online or by calling 1-888-298-0045.

Info on freezing a child's credit with Equifax can be found [here](#).

EXPERIAN CREDIT FREEZE

<https://www.experian.com/freeze/center.html>

Credit freezes may be done online or by certified mail - return receipt requested.

Check your state's listing for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.

Request your credit freeze by certified mail using this sample letter. Please note the attachments you must include.

You can also freeze a child's credit report. The information contained at this link is applicable for all three credit bureaus. You must first write a letter to each bureau to learn if your minor child has a credit report and if so, then you can proceed to freeze it.

Unfreeze: Do a temporary thaw of your Experian credit freeze online or by calling 1-888-397-3742.

Info on freezing a child's credit with Experian can be found [here](#).

TRANSUNION CREDIT FREEZE

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

Credit freezes may be done online, by phone (1-888-909-8872) or by certified mail - return receipt requested. (Some users have reported difficulty with the online method. Please try one of the other options if you too experience difficulty.)

Check your state's listing for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.

Request your credit freeze by certified mail using this sample letter. Please note the attachments you must include.

Unfreeze: Do a temporary thaw of your TransUnion credit freeze online or by calling 1-888-909-8872.

Info on freezing a child's credit with TransUnion can be found [here](#).