

September 2017

As you have probably seen in the news, Equifax, one of the three major credit reporting agencies, announced a data breach that affects approximately 143 million people. We wanted to provide information that could potentially reduce the negative impact to you.

- Visit <https://www.equifaxsecurity2017.com/potential-impact/> to determine if your information has been compromised
- If you are affected then there are a few additional steps you may want to explore:
 - o Consider adding Equifax's free credit monitoring service TrustedID (link provided after you are notified of being affected) or another identity theft monitoring service like ID Shield
 - o Fraud Alerts – setup with 1 of the 3 major credit reporting agencies on their website, as well as with your credit and debit cards
 - o Credit Freeze – a step further than the alerts, puts a freeze on your credit until further notice from you, costs \$5-\$10 with each credit report agency, does not allow anyone to open a new credit account in your name
 - o Check Credit Reports – obtain a free credit report every 12 months at <https://www.annualcreditreport.com/> or use <https://www.creditkarma.com/> to check credit scores
 - o Be proactive and diligent in monitoring your credit; check bank and credit card statements frequently– this should be done regardless if you were affected by this breach or not as this is the best way to monitor fraudulent charges

Following these steps may reduce the probability of your information being used fraudulently, and could lessen the impact it has on your financial life by catching it early or preventing it. This data breach will have a long term impact, and unfortunately it mainly comes back to you being diligent and constantly monitoring your credit card and bank accounts on an on-going basis.

Attached is an article from a source we believe to be reliable that goes into the actual data breach in detail and another article from the FTC, www.consumer.ftc.gov/, relating to the credit freeze strategy.