

## CREDIT UNION OF VERMONT

### Members' Guide to the Equifax Data Security Breach

Equifax, one of the three major consumer credit reporting agencies, recently announced a data security breach impacting an estimated 143 million U.S. consumers. The information accessed in the data breach includes names, Social Security numbers, dates of birth, addresses, and in some cases even driver's licenses.

Identity thieves could use the stolen data for years to come to open fraudulent accounts and loans. Here a few steps we recommend you take to protect yourself:

**First:** Determine if your personal information was affected by going to this Equifax website: <https://www.equifaxsecurity2017.com/potential-impact/>

**Then:** Enroll in Free Identity Theft Protection & Credit File Monitoring at:

<https://trustedidpremier.com/consumer-registration/html/personal-info.html>

This service offers a copy of your credit report, monitoring and automated alerts of key changes to your credit files (such as an unauthorized request for credit in your name), an Equifax credit report lock, Social Security number monitoring, and more.

**Consider:** A credit report "security freeze"

[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

The "freeze" is intended to allow you to prevent access to your Equifax credit report by third parties. You can release the freeze with a personal identification number (PIN).