

# Equifax Cybersecurity Incident

As you are probably aware, Equifax recently announced a large data breach of their system that is projected to impact over 143 million customers. At this time, it appears there were just over 200,000 credit cards among the 143 million records potentially compromised. Equifax has indicated that debit cards were not exposed – therefore criminals are unlikely to have the capability to withdraw funds from a checking account.

FIRST PACE Credit Union does report loan data to Equifax, but we do not include driver's license, credit card numbers or any Debit card information. This time it was credit bureau data that included consumer social security numbers, addresses, accounts and birth dates. Criminals know that a lot of people now are signing up for credit monitoring services, so they may wait a year or more for opportunity to steal identities.

Equifax has established a dedicated website, [equifaxsecurity2017.com](http://equifaxsecurity2017.com), to help consumers determine if their information has been potentially impacted. Simply visit the site and click on "Am I Impacted."

Steps to protect yourself:

- Each week, if not daily, look at the activity in your bank, brokerage and credit card accounts.
- Set up alerts so that your credit union sends a message to your phone or emails you if your thresholds are exceeded.
- Review the security measures on the financial accounts you hold. Do not use your Social Security Number, parts of it or birthdate as the thieves will have this information.
- Obtain a free copy of your credit report each year at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228. Stagger your requests so that you get a report every 4 months.
- Consider placing a fraud alert on your credit reports, which requires creditors to contact you before opening any new accounts or increasing your credit limit. Call any one of the three major credit bureaus at the following numbers: Equifax–(800)525-6285; Experian–(888) 397-3742; Trans Union–(800) 680-7289.
- If you receive a suspicious email, don't click on the links or call the phone number provided in the message. Instead look up the number and directly call the bank or credit card company the email purports to be from to see if there is a legitimate fraud concern.

If you suspect someone is misusing your Social Security number report the fraud to the Social Security Administration at (800) 772-1213, and the Internal Revenue Service's Identity Protection Specialized Unit at (800) 908-4490.

For more information:

- Click on Identity Theft Prevention from the Links page of our website.

- The Minnesota [Commerce Department website](#) offers practical tips for consumers on what they can do to prevent identity theft and protect sensitive personal information from being misused.
- The Minnesota Attorney Generals website has helpful publications (1) What to Do When Your Personal Information is Breached; (2) Protect Yourself from Identity Theft; and (3) Guarding Your Privacy which can be downloaded at [www.ag.state.mn.us](http://www.ag.state.mn.us) or by calling 651-296-3353.