



PREMIER CREDIT UNION®

Equifax Data Breach – What You Should Know

Equifax, one of the United States' largest credit-reporting agencies, recently announced a breach in their data, exposing personal information of an estimated 143 million Americans. While the breach did not occur on Premier Credit Union's system, we are here to help members stay informed and provide steps to help protect your identity.

Equifax created the website www.EquifaxSecurity2017.com where the latest details about the breach can be found. They've also offered one year of credit file monitoring and identity theft protection through Trusted ID. It is critically important that you check to see if you were impacted by visiting their website and registering for the service.

Due to the information Equifax retains, this is the worst data breach to date. Equifax will only contact people who've had credit card numbers or credit dispute information released. The rest of the 143 million Americans must take steps to protect themselves.

Steps to Take to Protect Yourself

1. Visit Equifax's website www.EquifaxSecurity2017.com.
2. Find out if your information was exposed. Click on the "Potential Impact" tab and enter the required information. This site will tell you if you've been affected by this breach. Always make sure you are on a secure network when entering your personal information.
3. Whether your information was exposed or not, enroll in the free monitoring service.
4. Other steps to take to help protect yourself after a data breach:
 - **Monitor your existing credit card and bank/credit union accounts.** Watch closely for charges you don't recognize and if you suspect fraud, contact us and/or your account provider immediately.
 - **Consider placing a fraud alert on your credit report.** Placing a [fraud alert on your credit report](#) warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
 - **File your taxes early.** File your taxes as soon as you have the tax information you need before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
 - **Pull a free copy of your credit report now, and again in a few months.** Below is the information you need to pull a copy of your credit report

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Pulling a Free Copy of Your Credit Report

By law you are entitled to receive one free copy of your credit report annually from each of the three credit reporting agencies (Experian, Equifax and TransUnion), a total of three reports each year. We recommend pulling one of the reports every four months. This will help you keep a year-round eye on your credit report and catch potential fraudulent activity sooner.

You can request a copy of your annual credit report in 1 of 3 ways:

1. **Online:** visit <http://www.annualcreditreport.com>
2. **By phone:** call 877-322-8228
3. **By mail:** print a [request form](#) and mail it to the address listed on the form

Review these four key areas of your credit report for accuracy:

1. Personal information

- a. Your name, address history, social security number, date of birth and employment history.

2. Credit history

- a. This is the largest section of your credit report, and will contain information on all the credit accounts you've either opened or co-signed for, including accounts you've closed.

3. Credit report inquiries

- a. Whenever someone inquiries about your credit, such as a landlord, lender, or insurance company, this information is recorded and remains on your report for up to two years.

4. Public records

- a. Any public information, such as bankruptcy, late child support, or unpaid taxes can stay on your credit report for up to 7 years.

How Premier Can Help

We can assist you in reading your credit report and provide advice for building credit. Each time you apply for credit with us we will also offer you a copy of your credit report and will review it with you for any discrepancies.

Below are a couple products **Premier Credit Union** offers its Members to help protect their accounts. Please consider enrolling in these FREE programs to **protect** both your **VISA Debit Card** and **Premier MasterCard**. If you have any questions about these products, the Equifax breach or need help reviewing your credit report please call us at 515-282-1611.

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C R E D I T U N I O N ®



SHAZAM Bolt\$ is a fraud transaction alerting, balance monitoring and ATM locator application. You can use this free app to block and unblock your VISA debit card with our transaction control feature! Download SHAZAM BOLT\$ from the Apple App Store or Google Play to get started today!



**Managing your Premier MasterCard® Credit Card has never been easier with MyCardInfo!
With MyCardInfo you can now:**

- Set up electronic statements
- View real time account balance and statement information
- Get transaction alerts
- Activate Cards
- Set travel notifications – Enter dates and locations when traveling to prevent fraud protection from denying your transactions

Go to <https://online.mycardinfo.com> today and enroll! First time users will need to enroll their card by following the instructions found on the MyCardInfo site.