



Cybersecurity Tip of The Week

Cyber criminals have stolen 143 million credit records in the recent hacking scandal at big-three credit bureau Equifax. At this point you have to assume that the bad guys have highly personal information that they can use to trick you. You need to watch out for the following things:

- ✓ Phishing emails that claim to be from Equifax where you can check if your data was compromised
- ✓ Phishing emails that claim there is a problem with a credit card, your credit record, or other personal financial information
- ✓ Calls from scammers that claim they are from your bank or credit union
- ✓ Fraudulent charges on any credit card because your identity was stolen

Here are 6 things you can do to prevent identity theft:

1. First sign up for credit monitoring (there are many companies providing that service including Equifax but we cannot recommend that).
2. Consider placing a freeze on your credit files at the three major credit bureaus Equifax, Experian and TransUnion. Remember that generally it is not possible to sign up for credit monitoring services after a freeze is in place.
Be aware that freezing your credit not only prohibits the opening of new credit accounts, but it also affects insurance, rental, and employment inquiries. Advice for how to file a freeze is available here on a state-by-state basis: <http://consumersunion.org/research/security-freeze/>
 - Illinois (security freeze rights established by law)
 - Eligibility: all Consumers
 - Fees: No Fees for Identity theft victims with police reports and seniors over 65 years and older. All others pay a \$10 fee per person per credit bureau to place the freeze, lift it temporarily, or remove it altogether.
 - Effective date of law: January 1, 2007
 - Permanent freeze remains until removal request by consumer.
 - **CONTACT INFORMATION FOR ALL THREE CREDIT REPORTING AGENCIES IS ON THE NEXT PAGE**
3. Check your credit reports via the free website www.annualcreditreport.com
4. Free Credit Score, Summary, & Consultation – Call 855-617-1318
5. Check your bank and credit card statements for any unauthorized activity
6. If you believe you may have been the victim of identity theft, here is a site where you can learn more about how to protect yourself: www.idtheftcenter.org. You can also call the center's toll-free number (888-400-5530) for advice on how to resolve identify-theft issues. All of the center's services are free.

And as always, **Think Before You Click!** It's only early days in this hack, so there will be a lot more information coming out in the days ahead. We will keep you updated when more news is available. Let's stay safe out there!



CREDIT REPORTING AGENCY CONTACT INFORMATION:

- Equifax <https://www.equifax.com/fcra>
 - Equifax Security Freeze
 - P.O. Box 105788
 - Atlanta, GA 30348
 - 866-349-5186 Dispute Credit Report Items
 - 800-685-1111 Request a Free Credit Report
 - 888-766-0008 Place a Fraud Alert on Profile
 - 866-493-9788 Existing Customer Support
 - 888-202-4025 Business Solutions
 - 404-885-8078 Fax Number
- Experian <https://www.experian.com>
 - Experian Security Freeze
 - P.O. Box 9554
 - Allen, TX 75013
 - 800-509-8495 Dispute Credit Report Items
 - 888-397-3742 Report Requests Fraud Help
 - 877-284-7942 Existing Customer Support
 - 888-243-6951 Business Credit Service
 - 972-390-4908 Fax Line
- TransUnion <https://www.transunion.com/myoptions>
 - Trans Union Security Freeze
 - P.O. Box 6790
 - Fullerton, CA 92834-6790
 - 800-916-8800 Dispute Items and Status Checks
 - 877-322-8228 Free Annual Credit Report
 - 800-888-4213 Purchase Credit Report
 - 888-909-8872 Place a Security Freeze
 - 800-493-2392 Credit Monitoring Customer Support
 - 866-922-2100 Business Service Assistance
 - 610-546-4771 Fax Machin