

Important information you should know regarding the Equifax Breach!

Equifax, one of the three major consumer credit reporting agencies revealed that hackers gained access to records that could potentially compromise the proprietary information of 143 million American consumers. The information obtained included names, addresses, social security numbers and driver's license numbers.

There are three major credit reporting agencies, they are Equifax, TransUnion and Experian. Some financial institutions utilize all three credit reporting agencies to obtain credit information. A credit reporting agency is contacted when a consumer applies for credit with a financial institution. Here at Fidelis we utilize the TransUnion and Experian credit agencies when we open a new membership account and when a loan is requested.

Since personal information was stolen, along with 209,000 credit card number's, the chance for identity theft has increased. We do not want you to panic, we want you have the tools to protect yourself! Being pro-active in the aftermath of a breach will save you time, money and heartache in the future.

Here are some simple steps to help you navigate a breach!

Enroll in Equifax's credit monitoring and identity theft protection programs.

Equifax has set up a program to help people find out if they were one of the millions affected by the breach. It is a multi-step process that takes course over at least a week's time.

Step 1: Go to www.equifaxsecurity2017.com/enroll, or click here. Once on the webpage, click on "Begin Enrollment" and you will be asked to enter your last name and the last 6 digits of your social security number. A page will pop up and let you know if you were one of those affected.

Step 2: You will also see a button that says "Enroll". Click on the enroll button and you will receive an enrollment date. It is very important to write the enrollment date down, Equifax will not provide it again.

Step 3: On or after your enrollment date, go to www.equifaxsecurity2017.com/enrollment and click on "Continue Enrollment" and continue the enrollment process. You must have this completed by **November 21**.

Check your Credit Reports.

Under normal circumstances it is a good idea to check your credit report annually. It is especially important when you are affected by a data breach. Look for suspicious activity, and contact the Credit Union if you have any questions. You can get a free copy of your credit report at www.annualcreditreport.com.

Look for newly opened accounts that are not yours, or late payments on accounts you do not recognize. If you suspect someone used your identity to take out a loan or re-open a closed account, contact that companies' fraud department immediately. For more information regarding identity theft go to the Federal Trade Commission website at www.identitytheft.gov for more information about identity theft.

Place a Freeze on Your Credit and Set a Fraud Alert.

One of the most reliable ways to protect your credit is to prevent someone from opening a new account without your knowledge. You can place a freeze on your credit or set a fraud alert. To place a credit freeze, contact the credit agencies below. The process is usually automated and only takes a few minutes. You will receive a PIN number, write it down and keep it in a secure place. A freeze can be removed when you are ready, by going to the credit bureaus website, and clicking on freeze an account and removing the freeze.

To place a fraud alert, contact one of the credit bureaus and ask for an initial fraud alert. Once the alert is set it will last 90 days. After that you will have to renew it.

If you would like to place a freeze or an alert on your credit please contact the credit bureaus at:

- Equifax 1-800-349-9960, www.equifax.com
- TransUnion 1-888-909-8872 www.transunion.com
- Experian 1-888-397-3742 www.experian.com

Monitor your Credit Union Statements.

It is easy to monitor your statements by using Fidelis online banking, to ensure no one has accessed your credit card. If you see unusual activity please contact us immediately at 303-424-5037 during normal business hours. After hours please call 1-800-543-5073.

Lastly, Equifax will not notify you if you were affected, please have your friends and family follow these steps as well to ensure their financial security.

At Fidelis we honor you, and your personal information.

We are Uniting Faith and Finances!

“If, then, you have not been faithful in handling worldly wealth, how can you be trusted with true wealth?”

Luke 16:11 (GNT)