

Equifax– Breach FAQ

Q: When did the Equifax Breach Happen?

A: The Breach is estimated to have happened May through July 2017, but may have happened even prior.

Q: How many people were affected by this breach?

A: 143 million Americans.

Q: What information was obtained?

A: The data at risk primarily includes Social Security numbers, birthdates, and addresses. The breach also involved some driver's license numbers, credit card numbers for roughly 209,000 U.S. consumers, and "certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers." The investigation is ongoing and more data could potentially be at risk.

Q: How do I know if I was affected by the breach?

A: Visit www.equifax.com, click the orange button to enter the site and then click on the "Potential Impact" tab. Here you will enter your last name and the last six digits of your Social Security number. The site will then tell you if you've been affected by this breach.

Q: What is Equifax offering to remedy the situation?

A: Equifax is offering a free year of TrustedID. This credit monitoring service "includes 3-Bureau credit monitoring of Equifax, Experian and TransUnion credit reports; copies of Equifax credit reports; the ability to lock and unlock Equifax credit reports; identity theft insurance; and Internet scanning for Social Security numbers."

The site will give you a date when you can come back to enroll. Write down the date and go back to the site and click "Enroll" on that date. You have until November 21, 2017 to enroll.

Q: I read that the legal language in the terms of service that consumers must accept before enrolling in the free credit monitoring service from Equifax requires one to waive their rights to sue the company in connection with this breach. Is that true?

A: Not according to Equifax. The company issued a statement over the weekend saying that nothing in that agreement applies to this cybersecurity incident. Read the fine print carefully and opt out of any agreements you are unsure of.

Q: Will Equifax call me?

A: No. There is a scam going around where someone will call requesting to verify Equifax information in relation to the breach. Do not give out any personal information to callers.

Q: What can F&A do to help protect me?

A: F&A offers several services to help protect your accounts from fraud such as [Real Time Alerts](#), [Card Lock](#), and [Virtual Card](#).

Real Time Alerts

RT Alerts is a free service provided by F&A, which sends a text message to your phone seconds after every debit and credit purchase. It can help you detect fraud early. Sign up today at www.fafcu.org through Online Banking, Mobile Banking or call 800-222-1226 for more information.

**Standard wireless text messaging & data rates may apply. Check with your wireless carrier.*

Card Lock

Our Card Lock program is available in Online and Mobile Banking for you to turn your card(s) on and off in real time. When it is turned off, it will help prevent any fraudsters from making charges on your card. Sign up today at www.fafcu.org through Online Banking, Mobile Banking or call 800-222-1226 for more information.

Virtual Card

With the F&A Virtual Card, you receive a separate virtual credit or debit card account number, expiration date and CVV security code all tied to your existing F&A Visa card account. You can set up all your regular reoccurring payments with a Virtual Card, and if you ever have to replace your physical card, you won't have to worry about updating your recurring payment accounts – payments will process as normal.

There's no additional charge for this service and it can be used with both F&A Visa Credit Card and Debit Card. Call 800-222-1226 to obtain your virtual card number.

Q: What else can I do to protect myself?

A: There are several ways you can further protect your credit.

1. Review Your Credit

Annualcreditreport.com provides a limited number of free credit bureau reviews and spaced over a full year can provide an opportunity to view potential fraudulent activity. This is a free service (without FICO score) that allows one review a year per bureau. The inquiries can be split to review one bureau every four months. If you want to see your FICO score there is a fee.

2. Freeze your Accounts

You can freeze your credit with each bureau (for a fee). Anyone who wants to use your credit to open an account will need a special PIN. Freezing your credit comes with a \$0 to \$15 charge for each credit bureau. Keep in mind that a freeze could take up to 90 days to unfreeze. If you are looking to apply for a loan in the near future a credit alert may serve you better.

Contact the bureaus to get started, visit the relevant websites of [Experian](#), [Equifax](#) and [TransUnion](#). You can also call Equifax (1-800-349-9960), Experian (1-888-397-3742) or TransUnion (1-888-909-8872).

3. Protect your Identity

Sign up for Identity Theft Protection services. There is a monthly cost of \$7-\$30 a month. Be sure to read the fine print to see what is covered with your fee.

4. File Taxes Quickly

Keep an eye on your taxes. The breach data includes enough information for someone to fraudulently file your taxes. Make sure to file quickly to guarantee a quick refund. If someone files as you it can take months to sort it out.

Sources: <https://www.equifaxsecurity2017.com/>, <https://krebsonsecurity.com/2017/09/the-equifax-breach-what-you-should-know/>, & <https://www.consumer.ftc.gov/blog/2017/09/equifax-isnt-calling>

F&A makes all reasonable attempts to protect members' personal information, but is unable to prevent personal information loss from outside third parties.

We understand that some of our procedures may cause slight inconveniences to members, but these are designed to protect both our members and the credit union. These are necessary steps in today's world of ever evolving fraudulent activities.