

# Equifax Breach ALERT

September 8, 2017

## Alert Summary

On July 29, 2017, Equifax discovered that criminals exploited a U.S. website application vulnerability to gain access to certain files. Upon discovery, Equifax acted immediately to stop the intrusion. The company promptly engaged a leading, independent cybersecurity firm which has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. Equifax also reported the criminal access to law enforcement and continues to work with authorities. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017.



## What Information Was Involved

Most of the consumer information accessed includes names, Social Security numbers, birth dates, addresses, and in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 consumers and certain dispute documents, which included personal identifying information, for approximately 182,000 consumers were accessed. In addition to this site, Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted. No evidence of unauthorized access to Equifax's core consumer or commercial credit reporting databases has been found.

## What Equifax is Doing

Equifax has established a dedicated website, [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) to help consumers. There is a tool on this site for you to determine if your information was potentially impacted by this incident.

**To find out if you are potentially impacted, please go to [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com), and click on "Potential Impact," and enter your last name and last 6 digits of your Social Security number.**

**Equifax is also offering free identity theft protection and credit file monitoring to all U.S. consumers, even if you are not impacted by this incident.** This offering, called **TrustedID Premier**, includes 3-Bureau credit monitoring of your Equifax, Experian and TransUnion credit reports; copies of your Equifax credit report; the ability to lock and unlock your Equifax credit report; identity theft insurance; and Internet scanning for your Social Security number – all complimentary to U.S. consumers for one year. You must complete the enrollment process by November 21, 2017.

## What You Can Do

Some consumers are contacting each credit bureau to place a security freeze on their credit files. This can stop others from accessing your credit, but it can also make it more difficult for you to use it yourself. **Visit the Equifax website, [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com), then click on “Potential Impact,” and enter your last name and last 6 digits of your Social Security number. There, you can learn more details about the breach and how it may affect you.**

As always, please monitor your account statements and report any unauthorized charges to your credit card companies and financial institutions.

## For More Information

If you have additional questions, call the Equifax dedicated call center at 866-447-7559, available from 7:00 a.m. to 1:00 a.m. Eastern time, seven days a week.

## Identity Theft Prevention Tips

Bayou Federal Credit Union recommends that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports.

You may obtain a free copy of your credit report from each company listed below once every 12 months by requesting your report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

**Equifax**  
**PO Box 740241**  
**Atlanta, GA 30374**  
**[www.equifax.com](http://www.equifax.com)**  
**888-766-0008**

**Experian**  
**PO Box 9554**  
**Allen, TX 75013**  
**[www.experian.com](http://www.experian.com)**  
**888-397-3742**

**TransUnion**  
**PO Box 2000**  
**Chester, PA 19016**  
**[www.transunion.com](http://www.transunion.com)**  
**800-680-7289**

If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and you should consider contacting your state attorney general and/or the Federal Trade Commission (“FTC”). You also may contact the FTC to obtain additional information about avoiding identity theft.

### **Federal Trade Commission, Consumer Response Center**

600 Pennsylvania Avenue NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

As always, monitor your financial accounts closely and report any discrepancies.  
Find more helpful information on identity theft and cybersecurity at [www.ftc.gov](http://www.ftc.gov).