

ALERT

What to do now to safeguard your information and avoid being scammed.

Equifax Credit Bureau has had their data breached and it's said that 143 million U.S. consumers could be affected. Cybercrime is becoming more abundant. Acadian Federal Credit Union strongly suggest that you consider freezing your credit as a precaution. Contact each of the credit reporting agencies individually.

Equifax – 1-800-397-3742

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian – 1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion – 1-888-909-8872

<https://www.transunion.com/freeze>

You'll have to provide your personal information and pay a small fee, except for Equifax who is providing the freeze for free since they were breached.

After they receive your freeze request, each agency will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze, for example, to refinance your mortgage or take out an auto loans, etc.

By freezing your credit you will **BLOCK** anyone from accessing your credit, which should prevent thieves from taking out credit cards in your name.

Freezing your credit will not prevent all identity theft. You may also want to consider subscribing to a trusted company that specializes in protecting identity.

Precaution is the best way to approach these uncertain times and it is important to take control of what you can.

Be wary of scams connected to the Equifax breach. People have been calling consumers trying to trick them into giving them their personal information. Here are tips for recognizing imposter scams and things to do if you are called:

- Don't give out personal information. Don't provide any personal or financial information unless you have initiated the call and it's a phone number you know is correct.
- Don't trust caller ID. Scammers can spoof their numbers so it looks like they are calling from a particular company, even when they're not.
- If you get a robocall, hang up.
- If you've already receive a call that you think is fake, report it to the FTC.
- Check your monthly checking statements for any unusual activity
- Check credit cards statements for purchases that you may have not made.

