



Dear Member,

You are probably aware of the recent data breach involving Equifax, one of the three credit reporting agencies in the United States. Reports say that 143 million American's personal information has been exposed. (State CS's data is not reported to Equifax and therefore was not a part of this breach). The information that has been exposed include names, addresses, birth dates, social security numbers, credit card numbers as well other financial account information. Equifax has state that Debit cards were not exposed. The breach occurred from May through July 2017.

In order to help protect yourself from identity theft we advise you to take the following steps:

- Monitor your credit card and other financial statements for unauthorized activity.
- Consider placing a credit freeze on your account to help prevent fraudulent accounts from being opened.
- Consider contacting the credit reporting agencies to place a "fraud alert" on your account. A fraud alert will serve as a warning to creditors that you may have been a victim of a data breach; resulting in creditors more closely reviewing any applications for new credit.
- Equifax is offering free credit monitoring services for one year – go to [www.equifaxsecurity2017.com/enroll](http://www.equifaxsecurity2017.com/enroll) to get the monitoring service. You will be asked to enter your last name and the last six digits of your social security number.
- Review your credit report for free at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Do not respond to emails, texts, or telephone calls asking for personal or financial information.
- Update PINs and passwords, including email passwords, and follow best practices (i.e.: using long and complex phrases, and never re-using passwords)

If you have any further questions please contact one of our offices at 315-785-2400 or 315-785-2470.

State CS Employees Federal Credit Union