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Equifax Says Cyberattack May Have Affected 143 Million Customers

While Cascade Community Credit Union had no part in the Equifax breach, we felt it important to share any details relevant to our members.

Equifax, one of the three major consumer credit reporting agencies, said on Thursday that hackers had gained access to company data that potentially compromised sensitive information for 143 million American consumers, including Social Security numbers, birth dates, addresses and in some instances credit card numbers and driver's license numbers.

Equifax said criminals gained access to certain files in the company's system from mid-May to July by exploiting a weak point in website software, according to an investigation by Equifax and security consultants. The company said that it discovered the intrusion on July 29 and has since found no evidence of unauthorized activity on its main consumer or commercial credit reporting databases.

Equifax said that, in addition to reporting the breach to law enforcement, it had hired a cybersecurity firm to conduct a review to determine the scale of the invasion. The investigation is expected to wrap up in the next few weeks. Consumers can consider options available to them to protect their credit. Consumers should educate themselves on all options available and make the choice that is right for them. These options include but are not limited to:

- Determine if your data is at risk. Equifax has created a website, www.equifaxsecurity2017.com, to help consumers.
- Be more diligent about checking your credit reports. A free copy of your credit report can be obtained from the three major credit bureaus: Equifax, Experian and TransUnion. These are available at annualcreditreport.com.
- Contact a law enforcement agency if you believe any stolen information has already been used in some way.
- [Equifax's credit protection service](#), which is free for one year for consumers who enroll by Nov. 21, is available to everyone and not just the victims of the breach. Other credit protection services are also available to consumers as well outside of Equifax, these may include paid services.
- You also have the ability to freeze your credit reports with all three credit bureaus including Equifax, TransUnion and Experian. Thieves could have information stolen from Equifax and used it to open accounts with creditors that use Experian or TransUnion.
- You can set up fraud alerts on their files also through the three bureaus. These force creditors to contact you directly, usually by phone, for approval before approving an account.
- Visit this [Federal Trade Commission \(FTC\) link](#), which explains how you can find out if your information is at risk, what steps you can take to protect yourself, and how you can obtain free credit monitoring.
- Monitor your existing credit card and bank accounts closely for charges you don't recognize.
- Visit Identitytheft.gov/databreach to learn more about protecting yourself after a data breach

Cascade Community Federal Credit Union remains ever-vigilant in securing your credit union data. Please use all of our available services to monitor your credit union accounts, and report any suspicious activity to us. We are here to educate you and answer any questions we can. Please call us at 541-672-9000 or toll free at 800-848-0618 if you have any questions.