

Equifax Data Breach

What You Should Know

GSA credit union is committed to cyber security. **GSA credit union** is providing to our valued members recommended steps for protecting your personal information.

On Thursday September 7, 2017, Equifax, announced a data breach that could affect 143 million people (which is nearly half of the country's population).

Equifax discovered the data breach on **July 29**. They found that personal information, including names, birth dates, social security numbers, addresses, credit card numbers, and possibly driver's licenses were part of the leaked data. The initial investigation revealed that attackers exploited an application vulnerability that allowed them to access files with personally identifiable information.

WHAT YOU CAN DO NOW

If you have used Equifax's credit services, your personal information could be at risk.

To determine if your personal information may have been impacted by this incident, please follow the below steps:

1. Click on the link, "Check Potential Impact," on [this page](#) and provide your last name and the last six digits of your Social Security number.

Equifax will offer free identity theft protection and credit file monitoring to all U.S. consumers affected by the data breach. Although early enrollment in their protection required consumers to possibly forfeit their rights to legal action, Equifax has since posted the following statement on their website: *"We've added an FAQ to our website to confirm that enrolling in the free credit file monitoring and identity theft protection that we are offering as part of this cybersecurity incident does not waive any rights to take legal action. We removed that language from the Terms of Use on the website www.equifaxsecurity2017.com"*

1. **Freeze your credit files:** If you were affected, you may want to contact the three credit monitoring firms to request a freeze.
 1. [Equifax](#) — [1-800-349-9960](tel:1-800-349-9960)
 2. [Experian](#) — [1-888-397-3742](tel:1-888-397-3742)
 3. [TransUnion](#) — [1-888-909-8872](tel:1-888-909-8872)
2. **Use strong passwords:** Although passwords weren't stolen in this attack, they are still incredibly important to consider in securing your information.
3. **Monitor your bank and credit cards:** Your bank and credit cards should be notifying you of suspicious activity, but small transactions may fly under the radar.