



Equifax Breach

To Members:

We at Chicago Post Office Employees Credit Union are committed to providing its Members with information to assist in protecting from identity theft and fraud.

As you may be aware by now, Equifax, one of the major credit reporting agencies, released information on September 7, 2017 that a cybersecurity incident may have potentially impacted approximately 143 million U.S. consumers. Criminals exploited a U.S. website application vulnerability to gain access to certain files. Based on the company's investigation, the unauthorized access occurred from mid-May through July 2017. The company has found no evidence of unauthorized activity on Equifax's core consumer or commercial credit reporting databases.

The information accessed primarily 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 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers, were accessed.

Here are some practical tips for members whose information may be compromised:

- **Personal credit reports should be monitored** for new applications that were filed on your behalf.
- **Monitor all monthly statements** for any unauthorized payments.
- **Monitor your existing credit card and Credit Union/ bank accounts** closely for charges you don't recognize; such as address or phone number changes.
- **Consider placing a credit freeze on your files.** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- **If you decide against a credit freeze, consider placing a fraud alert on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- **File your taxes early** — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS. The IRS will only contact you through

We recommend that all members be proactive about cyber security and identity theft. Visit the Equifax Cybersecurity website to learn more about the breach.

CPOECU continues to ensure that member account information is secure and protected from potential data breaches.