

# EQUIFAX BREACH

Dear Members,

As you may be aware it was recently reported that the credit reporting agency, Equifax suffered a data breach potentially affecting up to 143 million U.S. consumers. According to the company, this breach occurred mid-May through July 2017 and the information accessed contained Social Security numbers, birth dates, addresses and, in some cases, driver's license numbers. **While Gateway Metro Federal Credit Union did not suffer this breach we still like to inform and educate our members on current events happening in the financial service industry.** To help serve our membership especially those impacted by this breach, Gateway Metro's partner, BALANCE, has tools and best practices to help minimize fallout for the breach and help prevent identity theft. You can find more information on BALANCE at [gmcu.org](http://gmcu.org) under Partners.

Thank you,

Jay Lewis, President/CEO

## BALANCE TOOLS

**Speak to a BALANCE Financial Coach** – BALANCE has certified experts that can help resolve any issues related to identity theft, or help review a credit report for suspicious activity.

**Attend BALANCE's Identity Theft Solutions Webinar** – BALANCE created a special webinar in September covering everything you need to know about fraud prevention and recovery. They are offering this webinar for FREE to help provide valuable information on Identity Theft solutions on Wednesday, September 20 from 2 to 3 pm PST. Members can register here: <http://bit.ly/2xiVYMn>

**View BALANCE's Identity Theft Toolkit** – BALANCE's online toolkit is packed with practical tips and resources. It can be found here: <http://bit.ly/2wO6Dy0>

## OTHER HELPFUL INFORMATION

**Equifax Dedicated Site** – Consumers can visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) determine if they have been impacted by the breach. Please remember to access this site from a secure computer. You can also enroll in one free year of credit report monitoring from Equifax when visiting this site. Some concerns have been raised about the credit monitoring service Equifax is offering. You may want to research this further before utilizing the services.

**Freedom ID Direct** – Gateway Metro partners with Freedom ID Direct to provide access to protect you and your family from identity fraud and the financial devastation that can result from identity theft. As a Gateway Metro member, you will receive a discount on their services. <https://freedomiddirect.com/collections/gateway-metro>

**Check Your Credit Reports Annually** – You can check your report that is compiled by Equifax, Experian, and TransUnion — for free — by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com). Don't forget, BALANCE can help you review these reports, including how to dispute inaccurate information.

**Monitor Existing Credit Card and Financial Institutions Accounts Closely** – Monitor accounts for all transactions that are not recognized. If you have a question about a transaction please call your financial institution or card issuer immediately. Don't forget you have 24/7 access to your Gateway Metro account with Virtual Branch and our app. Please contact us today to find out how to set up these features.

**Consider Placing a Fraud Alert on Accounts** – Fraud alerts warn creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name is really you.

**File your taxes early** – File your taxes 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 the mail.

**Contact Gateway Metro Federal Credit Union**  
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1001 Pine St, St. Louis, MO 63101 | [gmcu.org](http://gmcu.org)

**Contact BALANCE**  
888.456.2227 | [balancepro.net/partners/gmcu/](http://balancepro.net/partners/gmcu/)

