



October 4, 2017

Dear 1st University Credit Union Member:

As you have heard through the news media, Equifax recently had a cybersecurity breach that potentially impacted up to 143 million U.S. consumers. Equifax, a core consumer and commercial credit reporting agency, had a system vulnerability that allowed criminals to gain access to certain files. Information that was potentially exposed includes names, social security numbers, dates of birth, and addresses. However, at this time there is no evidence of any unauthorized activity to core consumer or commercial credit reporting databases. Many companies and financial institutions, including 1st University Credit Union, rely on Equifax for services to provide a means to evaluate the creditworthiness of consumers. **Please note that 1st University Credit Union did NOT have a data breach.**

What are some steps you, as a consumer, can take to protect your credit? You will want to periodically check your credit through one of the three large credit bureaus: Equifax, Experian or TransUnion. You can get a FREE credit report once a year from each of these credit reporting companies. This can be accomplished by visiting www.annualcreditreport.com.

You may wish to consider placing a “security freeze,” also known as a “credit freeze” on your credit. A security freeze essentially blocks potential creditors from being able to view your credit file, unless you affirmatively unfreeze or thaw your file beforehand. Freezing your credit involves notifying each of the major credit bureaus that you wish to place a freeze on your credit file. There is a nominal fee for both freezing and unfreezing your credit. For more information on freezing your credit, we recommend visiting the following website: <https://krebsonsecurity.com/2015/06/how-i-learned-to-stop-worrying-and-embrace-the-security-freeze/>

For further information on the Equifax incident, including a tool to see if you were impacted, please visit their website at <https://www.equifaxsecurity2017.com>. Equifax is also offering one year of identity theft protection free of charge. Should you wish to speak with someone at 1st University Credit Union, please call us at 254-752-2797. Our office hours are Monday to Friday 9:00 A.M. – 5:30 P.M.

The protection and security of your information is very important to us! We want to educate and advise you of security incidents that may affect your private information.

Sincerely,

Gary D. Parker
President/CEO